NOTICE OF FILING

Details of Filing

Document Lodged:	Concise Statement
Court of Filing	FEDERAL COURT OF AUSTRALIA (FCA)
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File Number:	VID666/2023
File Title:	AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION v INSURANCE AUSTRALIA LIMITED ACN 000 016 722 & ANOR
Registry:	VICTORIA REGISTRY - FEDERAL COURT OF AUSTRALIA

Registrar

Important Information

This Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

The date of the filing of the document is determined pursuant to the Court's Rules.

Form NCF1

Third ~~Second~~ Further Amended Concise Statement

(Amended pursuant to order of
Anderson J ~~18 December 2023~~ dated ~~6 August 2024~~~~29 September 2025~~ 12 November 2025)
(third further amendments are in green)

Federal Court of Australia
District Registry: Victoria
Division: General

No. VID 666 of 2023

Australian Securities and Investments Commission
Plaintiff

Insurance Australia Limited (ACN 000 016 722) and another
Defendants

IMPORTANT FACTS GIVING RISE TO THE CLAIM

1. The First Defendant (**IAL**) issued insurance policies titled Home Buildings, Home Contents and Home Packages Building and Contents under the SGIO and SGIC brands during the period 25 August 2017 to 29 January 2023 ~~24 August 2023~~. The Second Defendant (**IMA**) issued insurance policies titled Buildings, Contents and Combined Building and Contents under the RACV brand during the period 25 August 2017 to 24 August 2023.

2. IAL operates under Australian Financial Services Licence (**AFSL**) number 227681 and IMA operates under AFSL number 227678. The ultimate holding company of each of IAL and IMA is Insurance Australia Group Limited (**IAG**), the largest provider of general insurance products in Australia.

3. This proceeding concerns:

   (a) representations by IAL, and representations by or on behalf of IMA, concerning the manner in which the premiums for home insurance policies issued under the SGIO, SGIC and RACV brands would be calculated, that were false, misleading and liable to mislead in contravention of ss 12DB(1)(a) and (g) and 12DF(1) of the *Australian Securities and Investments Commission Act 2001* (Cth) (**ASIC Act**) and/or ss 1021E(1) and therefore 1021E(8) of the *Corporations Act 2001* (Cth) (**Corporations Act**);

   (b) failure by IAL and IMA to do all things necessary to ensure that in issuing home insurance policies under the SGIO, SGIC and RACV brands they acted

efficiently, honestly and fairly, in contravention of ss 912A(1)(a) and 912A(5A) of the Corporations Act.

Discounts offered by IAL and IMA

4. IAL offered to customers who acquired SGIO or SGIC branded home insurance policies a "Loyalty Discount", which was a percentage discount on customers' premiums that was calculated by reference to the length of time the customer had held eligible insurance products with the same brand (SGIO or SGIC, as applicable), and the number of eligible insurance products with that brand the customer held (**Loyalty Discount**).

5. IMA offered to customers who acquired RACV branded home insurance policies:

   (a) a "Years of Membership Benefit", which was a percentage discount on customers' premiums that was calculated by reference to the length of time the customer had been a member of RACV, including by holding eligible RACV branded insurance policies (**Years of Membership Discount**); and

   (b) a "Multi-Policy Discount", which was a percentage discount on customers' premiums for customers who held multiple eligible RACV branded insurance policies (**Multi-Policy Discount**).

6. IAL made statements concerning customers' entitlement to the Loyalty Discount:

   (a) on the SGIO and SGIC websites;

   (b) in proposed certificates of insurance (**COIs**) sent to customers which invited customers to renew their home insurance policies and which constituted the customers' final COI if they did renew their policies on the proposed terms;

   (c) in Premium, Excess, Discounts & Benefits Guides (**PEDs**), which were made available to customers on the SGIO and SGIC websites and were referred to in the COIs; and

   (d) in other written and audiovisual communications to actual or potential customers.

7. The statements made by IAL have been extracted from the documents referred to in paragraph 6 and appear in Part 1 of Annexure A (**Loyalty Discount Statements**). The COIs referred to in Annexure A are examples of the COIs on which the Plaintiff relies. Part 2 of Annexure A contains samples of the Loyalty Discount Statements, which are shown in a red outline within screenshots of the documents.

8. IMA made statements concerning customers' entitlement to the Years of Membership Discount and the Multi-Policy Discount in COIs and PEDs. RACV Insurance Services Pty Ltd (**RACV Services**) and / or IMA made statements concerning customers' entitlement to the Years of Membership Discount and the Multi-Policy Discount on the RACV website and in other written communications to actual or potential customers. Where RACV Services made those statements it did so on IMA's behalf and with IMA's consent or agreement (for the purposes of each of s 12GH(2)(b) of the ASIC Act and s 769B(1) of the Corporations Act).

9. The statements made by, or on behalf of, IMA concerning the Years of Membership Discount (**Years of Membership Discount Statements**) and the Multi-Policy Discount (**Multi-Policy Discount Statements**) have been extracted from the documents referred to in paragraph 8 and appear in Part 1 of Annexure B. The COIs referred to in Annexure B are examples of the COIs on which the Plaintiff relies. Part 2 of Annexure B contains samples of the Years of Membership Discount Statements, which are shown in a red outline within screenshots of the documents, and samples of the Multi-Policy Discount Statements, which are shown in a blue outline within screenshots of the documents.

Representations by IAL

10. By making each of the Loyalty Discount Statements, IAL represented that in determining a premium, for any customer eligible for a Loyalty Discount, the following factors will not be relied upon in a way that may offset, or impair, the benefit of the Loyalty Discount:

    (a) the customer's likelihood of renewing their policy at different premiums (**IAL Elasticity Representation**);

    (b) the number of other eligible same branded (SGIO or SGIC as applicable) insurance policies the customer holds (**IAL Number of Policies Representation**);

    (c) the length of time the customer has held an eligible same branded (SGIO or SGIC as applicable) insurance policy (**IAL Tenure Representation**).

10A. By making each of the Loyalty Discount Statements, IAL represented that, in determining an initial (or pre-discount) renewal premium for a customer, it will not employ processes that:

    (a) will allocate;

    (b) will tend to allocate; or

(c) may tend to allocate,

larger percentage price increases (relative to the premium previously charged) to customers who have held eligible same-branded (SGIO or SGIC as applicable) insurance policies for longer periods than it allocates to customers who have held eligible same-branded insurance policies for shorter periods (**IAL Further Tenure Representation**).

Representations by IMA

11. By making each of the Years of Membership Discount Statements, IMA represented that, in determining a premium, for any customer eligible for a Years of Membership Discount, the following factors will not be relied upon in a way that may offset, or impair, the benefit of the Years of Membership Discount:

(a) the customer's likelihood of renewing their policy at different premiums (**IMA Elasticity Representation**);

(b) the length of time the customer has been a member of RACV, including by holding any eligible RACV branded policy (**IMA Tenure Representation**).

11A. By making each of the Years of Membership Discount Statements, IMA represented that, in determining an initial (or pre-discount) renewal premium for a customer, it will not employ processes that:

(a) will allocate;

(b) will tend to allocate; or

(c) may tend to allocate,

larger percentage price increases (relative to the premium previously charged) to customers who have been members of RACV for longer periods than it allocates to customers who have been members of RACV for shorter periods (**IMA Further Tenure Representation**).

12. By making each of the Multi-Policy Discount Statements, IMA represented that, in determining a premium, for any customer eligible for a Multi-Policy Discount, the number of other eligible RACV branded policies the customer holds will not be relied upon in a way that may offset, or impair, the benefit of the Multi-Policy Discount (**IMA Number of Policies Representation**).

13. Each of the representations referred to in paragraphs 10 to 12 above was made in trade or commerce and in connection with the supply or possible supply of financial services.

14. Each of the representations conveyed by the Loyalty Discount Statements, the Years of Membership Discount Statements and the Multi-Policy Discount Statements were with respect to a future matter within the meaning of:

(a) s 12BB(1) of the ASIC Act; and

(b) in the alternative, in the case of statements in PEDs, s 769C(1) of the Corporations Act.

Calculation of renewing customers' premiums

15. At all relevant times, the process IAL and IMA adopted for determining the premiums for renewing customers involved, broadly speaking, first, determining an initial premium (**Initial Premium**), then, deducting from that Initial Premium any applicable discounts, and finally, adding any government charges, to arrive at a final premium.

16. The process for determining the Initial Premium included a process IAL and IMA described as renewal optimisation, which involved seeking to set premiums at a level that would meet the cost of claims and achieve a desired level of profitability and other goals, including long term sustainability (**Renewal Optimisation**).

17. The output of a model known as a Demand Model was used in the Renewal Optimisation process. The Demand Model predicted each customer's likelihood to renew their policies at different premiums based on factors that IAL and IMA considered to be the most statistically significant.

17A. IAL and IMA used three Demand Models during the period 25 August 2017 to 24 August 2023 ~~29 January 2023,~~being:

Demand model	Period when Demand Model live	~~Policy renewal date period covered~~
DM1	25 August 2017 to 26 January 2020	~~01 August 2019 to 31 January 2020~~
DM2	27 January 2020 to 5 September 2021	~~01 August 2020 to 31 January 2021~~
DM3	6 September 2021 to 24 August 2023 ~~29 January 2023~~	~~01 September 2022 to 28 February 2023~~

18. The output of the Demand Model was used in the Renewal Optimisation process for the purpose of allocating a smaller relative price increase to the policies that were predicted to be less likely to renew at higher prices; and a larger relative price increase to the policies that were predicted to be more likely to renew at higher prices.

19. [not used] ~~The use of the output of the Demand Model in the Renewal Optimisation process resulted in at least some customers who were eligible for a Loyalty Discount, Multi-Policy Discount or Years of Membership Discount:~~

~~(a) being predicted to be more likely to renew their policies at higher prices; and consequently,~~

~~(b) receiving larger relative price increases to their Initial Premiums than customers predicted to be less likely to renew at higher prices,~~

~~before the Loyalty Discount, Multi-Policy Discount or Years of Membership Discount (as applicable) was applied.~~

20. [not used] ~~In the alternative to paragraph 19, the use of the output of the Demand Model in the Renewal Optimisation process may have had the result referred to in that paragraph.~~

21. At the times and in respect of the SGIO and SGIC branded home insurance policies referred to in Annexure C, the factors used in the Demand Model to predict customers' likelihood of renewing at different premiums included the following factors related to whether a customer qualified for a Loyalty Discount (**IAL Discount Factors**):

(a) the number of years since the customer's home insurance policy with SGIO or SGIC (as applicable) was first written;

(b) the number of consecutive years the customer had held any same branded (SGIO or SGIC, as applicable) insurance policy;

(c) the number of same branded (SGIO or SGIC as applicable) Contents, Building and/or comprehensive car insurance policies the customer held;

(d) the number of same branded (SGIO or SGIC, as applicable) car, bike, home, landlord, caravan, boat, trailer, RBI, life, IP and roadside assistance insurance products the customer held; and

(e) the amount of any Loyalty Discount the customer received (which was based on the customer's tenure and the number of same branded insurance products the customer held, as alleged in paragraph 4 above).

22. At all relevant times, IAL did not know whether, or the extent to which, the matters referred to in paragraph 21 affected individual customers' premiums.

23. At the times and in respect of the RACV branded home insurance policies referred to in Annexure D, the factors used in the Demand Model to predict customers' likelihood of renewing at different premiums included the following factors related to whether a

customer qualified for a Years of Membership Discount or Multi-Policy Discount (**IMA Discount Factors**):

(a) the number of years the customer had been a member of RACV;

(b) the number of years the customer held their RACV branded home insurance policy; and

(c) [not used] ~~the amount of any Years of Membership Discount the customer received (which was, in turn, based on the customer's tenure as alleged in paragraph 5(a) above); and~~

(d) whether the customer received a Multi-Policy Discount (which was, in turn, based on the number of RACV branded insurance policies the customer held as alleged in paragraph 5(b) above).

24. At all relevant times, IMA did not know whether, or the extent to which, the matters referred to in paragraph 23 affected individual customers' premiums.

24A. In the case of customers who held SGIO or SGIC branded home insurance policies:

(a) the Demand Model tended to predict that:

(i) customers who held eligible same branded (SGIO or SGIC as applicable) policies for longer periods ~~had a higher probability of renewing their policies at higher prices~~ were more likely to renew than customers who held eligible same branded policies for shorter periods (save for version DM3 for SGIO customers); and

(ii) customers who held a larger number of eligible same branded (SGIO or SGIC as applicable) policies were more likely to renew than customers who held fewer eligible same branded policies;

(b) the use of the output of the Demand Model in the Renewal Optimisation process~~:~~

~~(i) resulted;~~

~~(ii)~~ tended to result~~; or~~

~~(iii) may have tended to result,~~

in~~:~~

(i) ~~(iv)~~ customers who held eligible same branded (SGIO or SGIC as applicable) policies for longer periods receiving larger percentage

increases to their Initial Premiums than customers who held eligible same branded policies for shorter periods. (save for version DM3); and

(ii) (v) customers who held a larger number of eligible same branded (SGIO or SGIC as applicable) policies receiving larger percentage increases to their Initial Premiums than customers who held fewer eligible same branded policies (save for version DM3).

24B. In the case of customers who held RACV branded home insurance policies:

(a) the Demand Model tended to predict that:

(i) customers who had been members of RACV for longer periods had a higher probability of renewing their policies at higher prices were more likely to renew than customers who have been members of RACV for shorter periods; and

(ii) customers who were eligible for a Multi-Policy Discount were more likely to renew than customers who were not eligible for a Multi-Policy Discount;

(b) the use of the output of the Demand Model in the Renewal Optimisation process:

(i) resulted;

(ii) tended to result; or

(iii) may have tended to result,

in:

(i) (iv) customers who had been members of RACV for longer periods receiving larger percentage increases to their Initial Premiums than customers who had been members of RACV for shorter periods. (save for customers who held insurance policies titled Buildings under version DM3); and

(ii) (v) customers who were eligible for a Multi-Policy Discount receiving larger percentage increases to their Initial Premiums than customers who were not eligible for a Multi-Policy Discount.

Falsity of representations

25. The IAL Elasticity Representation and the IMA Elasticity Representation were false, misleading and liable to mislead the public by reason of the matters referred to in paragraphs ~~19 and/or~~ 24A (in respect of IAL) and ~~19 and/or~~ 24B (in respect of IMA) above.

26. Alternatively:

(a) IAL did not have reasonable grounds for making the IAL Elasticity Representation; and

(b) IMA did not have reasonable grounds for making the IMA Elasticity Representation,

by reason of the matters referred to in paragraphs 18, ~~and~~ ~~20~~ and/or 24A (in respect of IAL) and 18~~, 20~~ and/or 24B (in respect of IMA) above.

27. IAL did not have reasonable grounds for making:

(a) the IAL Tenure Representation by reason of the matters referred to in paragraphs 18~~, 20~~, 21(a), 21(b), 21(e), 22and/or 24A above; and

(b) the IAL Number of Policies Representation by reason of the matters referred to in paragraphs 21(c), 21(d), 21(e), 22 and/or 24A above.

28. IMA did not have reasonable grounds for making:

(a) the IMA Tenure Representation by reason of the matters referred to in paragraphs 18~~, 20~~, 23(a), ~~to 23(c)~~23(b), 24 and/or 24B above;

(b) the IMA Number of Policies Representation by reason of the matters referred to in paragraphs 23(d), 24 and/or 24B above.

28AA. The IAL Further Tenure Representation was false, misleading and liable to mislead the public by reason of the matters referred to in paragraph 24A(a)(i) and (b)(i) above.

28A. Alternatively, IAL did not have reasonable grounds for making the IAL Further Tenure Representation by reason of the matters referred to in paragraph 24A(a)(i) and (b)(i) above.

28AB. The IMA Further Tenure Representation was false, misleading and liable to mislead the public by reason of the matters referred to in paragraph 24B(a)(i) and (b)(i) above.

28B. Alternatively, IMA did not have reasonable grounds for making the IMA Further Tenure Representation by reason of the matters referred to in paragraph 24B(a)(i) and (b)(i) above.

Failure to act efficiently, honestly and fairly

29. IAL failed to do all things necessary to ensure that the financial services covered by its AFSL were provided efficiently, honestly and fairly, by reason of the following matters:

(a) the matters referred to in paragraphs 4, 6, 7, ~~and~~ 15 to 18, 21, 22 and 24A (or in the alternative 24A(a)) above;

(b) IAL failed to disclose to customers the matters referred to ~~I~~in paragraphs 15 to 22 and 24A above;

(c) IAL made the Loyalty Discount Statements to entice customers to renew their home insurance policy and to take out more SGIO or SGIC (as applicable) branded policies;

(d) knowing that the Demand Model had the purpose set out in paragraph 18 above, IAL unreasonably did not satisfy itself that the inclusion of the IAL Discount Factors in the Demand Model or the use of the output of the Demand Model in setting customers' Initial Premiums did not offset, or impair, the benefit of the Loyalty Discount; and

(e) IAL owed a duty of utmost good faith to its customers.

30. IMA failed to do all things necessary to ensure that the financial services covered by its AFSL were provided efficiently, honestly and fairly, by reason of the following matters:

(a) the matters referred to in paragraphs 5, 8, 9, 15 to ~~20~~18, 23, ~~and~~ 24 and 24B (or in the alternative 24B(a)) above;

(b) IMA failed to disclose to customers the matters referred to in paragraphs 15 to ~~20~~ 18, 23, 24 and 24B above;

(c) IMA offered the Years of Membership Discount and the Multi-Policy Discount to entice customers to renew their RACV branded home insurance policy and to take out more RACV branded insurance policies;

(d) knowing that the Demand Model had the purpose set out in paragraph 18 above, IMA unreasonably did not satisfy itself that the inclusion of the IMA Discount Factors in the Demand Model or the use of the output of the

Demand Model in setting customers' Initial Premiums did not offset, or impair, the benefits of the Years of Membership Discount and Multi-Policy Discount;

(e) IMA owed a duty of utmost good faith to its customers.

PRIMARY GROUNDS FOR THE RELIEF SOUGHT

31. By making the IAL Elasticity Representations ~~and the IAL Further Tenure Representations~~ in the period between 25 August 2017 and 29 January 2023 ~~24 August 2023~~, and the IAL Further Tenure Representations in the period between 25 August 2017 and 5 September 2021, and the IAL Tenure Representations and the IAL Number of Policies Representations in the period between 25 August 2017 and 26 January 2020, in trade or commerce, IAL contravened:

(a) s 12DF(1) of the ASIC Act by engaging in conduct liable to mislead the public as to the nature and/or characteristics of a financial service;

(b) s 12DB(1)(a) of the ASIC Act by making false and/or misleading representations that services were of a particular value; and

(c) s 12DB(1)(g) by making false and/or misleading representations with respect to the price of services.

32. In the alternative to paragraphs 31(b) and (c) above, by making the IAL Elasticity Representations ~~and IAL Tenure Representations~~ ~~and IAL Further Tenure Representation~~ in the period between 13 March 2019 and 29 January 2023 ~~24 August 2023~~, , and the IAL Further Tenure Representations in the period between 25 August 2017 and 5 September 2021, and the IAL Tenure Representations and the IAL Number of Policies Representations in the period between 13 March 2019 and 26 January 2020, in SGIO and SGIC branded PEDs, prepared on or after 13 March 2019:

(a) IAL engaged in conduct in relation to a disclosure statement or document for the purposes of s 12DB(2)(c) of the ASIC Act;

(b) IAL prepared those PEDs and gave them to another person in the circumstances set out in ss 1021E(1) or (2) of the Corporations Act;

(c) the PEDs were defective within the meaning s 1021B(1) of the Corporations Act as they contained misleading or deceptive statements; and

(d) IAL contravened ss 1021E(1) or (2), and therefore s 1021E(8), of the Corporations Act.

33. By failing to do all things necessary to ensure that in issuing home insurance policies under the SGIO and SGIC brands it acted efficiently, honestly and fairly, IAL contravened s 912A(1)(a) of the Corporations Act from 25 August 2017 to 12 March 2019 and s 912A(1)(a), and therefore s 912A(5A), of the Corporations Act from 13 March 2019 to 29 January 2023 ~~24 August 2023~~ (alternatively from 13 March 2019 to 5 September 2021).

34. By making the IMA Elasticity Representations and the IMA Further Tenure Representations in the period between 25 August 2017 and 24 August 2023, and the IMA Tenure Representations and the IMA Number of Policies Representations in the period between 25 August 2017 and 5 September 2021, IMA contravened:

    (a) s 12DF(1) of the ASIC Act by engaging in conduct liable to mislead the public as to the nature and/or characteristics of a financial service;

    (b) s 12DB(1)(a) of the ASIC Act by making false or misleading representations that services were of a particular value;

    (c) s 12DB(1)(g) by making false or misleading representations with respect to the price of services.

35. In the alternative to paragraphs 34(b) and (c) above, by making the IMA Elasticity Representations ~~and the IMA Tenure Representations~~ and IMA Further Tenure Representation in the period between 13 March 2019 to 24 August 2023, and the IMA Tenure Representations and the IMA Number of Policies Representations in the period between 13 March 2019 to 5 September 2021, in RACV branded PEDs prepared on or after 13 March 2019:

    (a) IMA's conduct was in relation to a disclosure statement or document for the purposes of s 12DB(2)(c) of the ASIC Act;

    (b) IMA~~L~~ prepared those PEDs and gave them to another person in the circumstances set out in ss 1021E(1) or (2) of the Corporations Act;

    (c) the PEDs were defective within the meaning of s 1021B(1) of the Corporations Act as they contained misleading or deceptive statements; and

    (d) IMA contravened ss 1021E(1) or (2), and therefore s 1021E(8), of the Corporations Act.

36. By failing to do all things necessary to ensure that in issuing home insurance policies under the RACV brand it acted efficiently, honestly and fairly, IMA contravened s 912A(1)(a) of the Corporations Act from 25 August 2017 to 12 March 2019 and s

912A(1)(a), and therefore s 912A(5A), of the Corporations Act from 13 March 2019 to 24 August 2023.

RELIEF SOUGHT FROM THE COURT

37. The Plaintiff seeks the relief sought in the accompanying Third Further Amended Originating ~~Application~~ Process. ASIC only seeks pecuniary penalties for the alleged contraventions of ss 912A(1)(a) and 912A(5A) and ss 1021E(1) or (2) and 1021E(8) of the Corporations Act insofar as the contraventions occurred by conduct that occurred wholly on or after 13 March 2019.

ALLEGED HARM SUFFERED AND PROFITS EARNED FROM THE CONDUCT

38. As a result of the impugned conduct actual and potential acquirers of home insurance policies issued under the SGIO, SGIC and RACV brands were denied the opportunity to make properly informed decisions about whether to acquire them. Customers were discouraged from shopping around on the basis that they were receiving discounts that would not be available if they moved to another insurer and accordingly may have been denied the opportunity to seek cheaper quotes. Some acquirers of the relevant policies paid, or may have paid, premiums that were higher than the premiums they would have paid, had their premiums been calculated in accordance with the statements and representations made by IAL and IMA to customers.

Date: ~~24 August 20 December 2023~~ ~~7 August 2024~~ ~~29 September 2025~~ 12 November 2025

Signed by ~~Nicolette Bearup~~ ~~Michael Hershan~~ Kim MacKay
Lawyer for the Plaintiff

This Third ~~Second~~ Further Amended Concise Statement was prepared by Philip Solomon KC and ~~Andrew Barraclough~~ Helen Tiplady of Counsel.

Certificate of lawyer

I, Kim MacKay, certify to the Court that, in relation to the Further Amended Concise Statement filed on behalf of the Plaintiff, the factual and legal material available to me at present provides a proper basis for each allegation in the pleading.

Date: 12 November 2025

K. MacKay.

Signed by Kim MacKay
Lawyer for the Plaintiff

SCHEDULE OF PARTIES

Federal Court of Australia No. VID 666 of 2023
District Registry: Victoria
Division: General

Australian Securities and Investments Commission
Plaintiff

Insurance Australia Limited (ACN 000 016 722)
First Defendant

Insurance Manufacturers of Australia Pty Limited (ACN 004 208 084)
Second Defendant

Annexure A

IAL – SGIO & SGIC

PART 1 – Statements[1]

1.1 Premium, Excess, Discount & Benefits Guide (PED)

No.	Date applicable	Document type	Content of PED	Source
1.	01/07/17 (commencement or renewal)	SGIO Home Insurance PED	**Loyalty Discount** Your Loyalty Discount is based on how long you have had a relationship with us and how many eligible policies you have. The longer you maintain your continuous relationship with us and the more policies you hold, the higher the discount you could receive. This discount is determined for each individual customer and applied across all your eligible policies. The way in which your Loyalty Discount is applied to your premium is set out in the 'How we calculate your Home premium' section of this guide on page 4. Refer to the following Loyalty Discount table to see what discount you will be entitled to.	IAG.0003.0071.1673

[1] For each document type, webpage or communication type listed, the first row in the table sets out the representations contained in the document. The amendments to each subsequent version of the document, compared to the version directly above it in the table, are indicated by blue underlined text (for additions) or red strikethrough text (for deletions). Unless indicated otherwise, the representations made by each version of the document are consistent with the preceding version of that document.

No.	Date applicable	Document type	Content of PED	Source

Years of Relationship	1	2	3-4	5-7	8-9	10+
25+	12.5%	15%	17.5%	20%	22.5%	25%
10-24	10%	12.5%	15%	17.5%	20%	22.5%
5-9	7.5%	10%	12.5%	15%	17.5%	20%
3-4	5%	7.5%	10%	12.5%	15%	17.5%
0-2	0%	5%	7.5%	10%	12.5%	15%

Policy Count

If you have held a continuous relationship with us for 25+ years your Loyalty Discount will not decrease, even if you reduce the number of eligible policies you hold with us.

To receive a Loyalty Discount, the eligible policies must:

- be current; and
- have at least one common insured named on each policy.

On existing policies the discount applies from the date of the next renewal after you qualify.

List of business

To help ensure we are taking into account all of your policies and you are receiving the maximum discount you are entitled to your Certificate of Insurance will display information about the policies which contributed to your Loyalty Discount, including:

- policy type and due date or policy number, and
- a description of what's covered, for example:

No.	Date applicable	Document type	Content of PED	Source
			- property suburb and postcode, - vehicle year, make and model. For policies with more than one policyholder, your discount is based on the policyholder who has the highest Loyalty Discount (most eligible policies and longest continuous relationship with us). **This means the information described above will be displayed to all policyholders.** The following is a list of the policies that: • contribute to your policy count • are eligible to receive the Loyalty Discount.	

No.	Date applicable	Document type	Content of PED	Source

Policies	Policy Count	Discount applied
Motor		
Comprehensive Plus	✓	✓
Comprehensive	✓	✓
Third Party Fire & Theft	✓	✓
Third Party Property Damage	✓	✓
Veteran, Vintage & Classic Vehicle	✓	✓
Home		
Buildings	✓	✓
Contents	✓	✓
Buildings and Contents*	✓	✓
Landlord		
Buildings	✓	✓
Contents	✓	✓
Buildings and Contents*	✓	✓
On-site Caravan	✓	✓
Touring Caravan	✓	✓
Boat	✓	✓
Trailer	✓	✓
Retail Business Insurance	✓	✗
Life Insurance	✓	✗
Income Protection	✓	✗

* Policy Count equals 2.

…

2.	17/02/19 (commencement) 01/04/19 (renewal)	SGIO Home Insurance PED	**No changes**	IAG.0003.0194.1271

No.	Date applicable	Document type	Content of PED	Source
3.	17/02/19 (commencement) 01/04/19 (renewal)	SGIO Home Insurance PED	**No changes**	IAG.0003.0012.3439
4.	17/02/20 (commencement) 23/03/20 (renewal)	SGIO Home Insurance PED	**No changes**	IAG.0003.0071.1668
5.	28/04/20 (commencement) 01/06/20 (renewal)	SGIO Home Insurance PED	… **Loyalty Discount** … List of business To help ensure we are taking into account all of your policies and you are receiving the maximum discount you can check all your policies via your online account sgic.com.au or contact us on 133 233. ~~you are entitled to your Certificate of Insurance will display information about the policies which contributed to your Loyalty Discount, including:~~ ~~• policy type and due date or policy number, and~~ ~~• a description of what's covered, for example:~~ ~~- property suburb and postcode,~~ ~~- vehicle year, make and model.~~ …	IAG.0003.0073.3400
6.	13/10/20 (commencement) 28/10/20 (renewal)	SGIO Home Insurance PED	**Loyalty Discount** …	IAG.0003.0073.3395

No.	Date applicable	Document type	Content of PED	Source
			~~If you have held a continuous relationship with us for 25+ years your Loyalty Discount will not decrease, even if you reduce the number of eligible policies you hold with us.~~	
7.	07/06/21 (commencement) 12/07/21 (renewal) AND 28/10/21 (commencement) 30/11/21 (renewal)	SGIO Home Insurance PED	**Loyalty Discount** … ~~To receive a Loyalty Discount, the eligible policies must:~~ ~~• be current; and~~ ~~• have at least one common insured named on each policy.~~ ~~On existing policies the discount applies from the date of the next renewal after you qualify.~~ To receive a Loyalty Discount, the eligible policies must be current. If you take out a new eligible policy the Loyalty Discount will be applied to that policy. For your existing eligible policies any change to your Loyalty Discount generally applies from the next renewal after you qualify. If you become eligible for an updated Loyalty Discount around the time your existing policies are due for renewal, the updated Loyalty Discount may not be applied to those renewing policies (the updated discount will be applied on the subsequent renewal). You should contact us if you believe you are eligible for a higher Loyalty Discount on a policy and it is not noted on your certificate of insurance. *Policy Count equals 2. ** Applies to policies issued on or before 1 April 2021 and any subsequent renewal of those policies, provided no changes are made.	IAG.0003.0175.0813; INA.0003.0001.0625
8.	01/02/22 (commencement)	SGIO Home Insurance PED	**No changes**	IAG.0003.0175.0792

No.	Date applicable	Document type	Content of PED	Source
	07/03/22 (renewal)			
9.	01/07/17 (commencement or renewal)	SGIC Home Insurance PED	**Loyalty Discount** Your Loyalty Discount is based on how long you have had a relationship with us and how many eligible policies you have. The longer you maintain your continuous relationship with us and the more policies you hold, the higher the discount you could receive. This discount is determined for each individual customer and applied across all your eligible policies. The way in which your Loyalty Discount is applied to your premium is set out in the 'How we calculate your Home premium' section of this guide on page 4. Refer to the following Loyalty Discount table to see what discount you will be entitled to. Years of Relationship / Policy Count: 25+: 12.5% 15% 17.5% 20% 22.5% 25% 10-24: 10% 12.5% 15% 17.5% 20% 22.5% 5-9: 7.5% 10% 12.5% 15% 17.5% 20% 3-4: 5% 7.5% 10% 12.5% 15% 17.5% 0-2: 0% 5% 7.5% 10% 12.5% 15% Policy Count: 1 2 3-4 5-7 8-9 10+ If you have held a continuous relationship with us for 25+ years your Loyalty Discount will not decrease, even if you reduce the number of eligible policies you hold with us. To receive a Loyalty Discount, the eligible policies must:	IAG.0003.0071.1254

No.	Date applicable	Document type	Content of PED	Source
			• be current; and • have at least one common insured named on each policy. On existing policies the discount applies from the date of the next renewal after you qualify. The following is a list of the policies that: • contribute to your policy count • are eligible to receive the Loyalty Discount.	

Policies	Policy Count	Discount applied
Motor		
Comprehensive Plus	✓	✓
Comprehensive	✓	✓
Third Party Fire & Theft	✓	✓
Third Party Property Damage	✓	✓
Veteran, Vintage & Classic Vehicle	✓	✓
Home		
Buildings	✓	✓
Contents	✓	✓
Buildings and Contents*	✓	✓
Landlord		
Buildings	✓	✓
Contents	✓	✓
Buildings and Contents*	✓	✓
On-site Caravan	✓	✓
Touring Caravan	✓	✓
Boat	✓	✓
Trailer	✓	✓
Retail Business Insurance	✓	✗
Life Insurance	✓	✗
Income Protection	✓	✗

* Policy Count equals 2.

No.	Date applicable	Document type	Content of PED	Source
			… Then we add the cost of choosing to pay by the month, if applicable (see 'Cost of choosing to pay by the month' on page 2 of this guide).	
10.	17/02/19 (commencement) 01/04/19 (renewal)	SGIC Home Insurance PED	No change	IAG.0003.0073.2676
11.	17/02/19 (commencement) 01/04/19 (renewal)	SGIC Home Insurance PED	No change	IAG.0003.0012.2711
12.	17/02/20 (commencement) 23/03/20 (renewal)	SGIC Home Insurance PED	**Loyalty Discount** … ~~*This means the information described above will be displayed to all policyholders.*~~	IAG.0003.0071.1249
13.	28/04/20 (commencement) 01/06/20 (renewal)	SGIC Home Insurance PED	… **Loyalty Discount** … List of business To help ensure we are taking into account all of your policies and you are receiving the maximum discount you can check all your policies via your online account sgic.com.au or contact us on 133 233. ~~you are entitled to your Certificate of Insurance will display information about the policies which contributed to your Loyalty Discount, including:~~ ~~• policy type and due date or policy number, and~~ ~~• a description of what's covered, for example:~~ ~~property suburb and postcode,~~	IAG.0003.0073.2681

No.	Date applicable	Document type	Content of PED	Source
			- ~~vehicle year, make and model.~~ …	
14.	13/10/20 (commencement) 28 Oct 2020 (renewal)	SGIC Home Insurance PED	**Loyalty Discount** … ~~If you have held a continuous relationship with us for 25+ years your Loyalty Discount will not decrease, even if you reduce the number of eligible policies you hold with us.~~	IAG.0003.0073.2686
15.	28/10/21 (commencement) 30/11/21 (renewal)	SGIC Home Insurance PED	**Loyalty Discount** … ~~To receive a Loyalty Discount, the eligible policies must:~~ ~~• be current; and~~ ~~• have at least one common insured named on each policy.~~ ~~On existing policies the discount applies from the date of the next renewal after you qualify.~~ To receive a Loyalty Discount, the eligible policies must be current. If you take out a new eligible policy the Loyalty Discount will be applied to that policy. For your existing eligible policies any change to your Loyalty Discount generally applies from the next renewal after you qualify. If you become eligible for an updated Loyalty Discount around the time your existing policies are due for renewal, the updated Loyalty Discount may not be applied to those renewing policies (the updated discount will be applied on the subsequent renewal). You should contact us if you believe you are eligible for a higher Loyalty Discount on a policy and it is not noted on your certificate of insurance.	INA.0003.0001.0733 IAG.0003.0175.0541

No.	Date applicable	Document type	Content of PED	Source
16.	01/02/22 (commencement) 07/03/22 (renewal)	SGIC Home Insurance PED	**No change**	IAG.0003.0175.0536

1.2 Certificates of Insurance

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
17.	03/01/17	Relevant COI builder in use for the period until 15/01/2017.	SGIC Certificate of Insurance: Home Buildings and Contents	**Save more with a Loyalty Discount** The more policies you have and the longer you are with us, the bigger your discount. Take out any other eligible policies to maximize your savings today. … **YOUR PREMIUM** (Includes 25% No Claim Bonus, your chosen Options, 15% Loyalty Discount and government charges - see over for full details) **First instalment:** **$233.19** **Ongoing instalments:** **$116.58** You have chosen to pay this way. Your monthly instalment will be deducted automatically. Refer to your payment schedule for further details. You pay an extra $27.24 p.a. to pay this way. **OR** **Pay annually:** **$1,370.63** To pay this way, please contact us before 24 January 2017 to change your payment option. **YOUR LOYALTY DISCOUNT** Loyalty Discount 15% -$202.04 Loyalty Years 15 Number of policies 3 **See page 2 for a list of the policies used to determine your Loyalty Discount** …	IAG.0003.0197.0652

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
				YOUR POLICY LIST Your new policy, together with the following list of policies, was used to determine this policy's Loyalty Discount. It is based on the policyholder who has the most eligible policies and longest relationship with us. Please contact us if you have any policies that are not listed here. **Policy type** / **Description** / **Reference number** Touring Caravan / **Confidential** Note: A combined Home Buildings and Contents policy counts as 2 policies A combined Landlord Buildings and Contents policy counts as 2 policies … **YOUR PREMIUM** Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated. Premium including your chosen options and 25% No Claim Bonus $1,346.88 Less 15% Loyalty Discount $202.04 Plus Government charges $253.03 **Total premium** **$1,397.87**	

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
18.	03/01/17	Relevant COI builder in use for the period until 15/01/2017.	SGIO Certificate of Insurance: Home@50 Contents	**YOUR PREMIUM** (Includes 20% No Claim Bonus, your chosen Options, 10% Loyalty Discount and government charges - see over for full details) **Pay annually:** **$319.39** You have chosen to pay this way **Please pay by 24 January 2017** For how to pay, see page 4. **YOUR LOYALTY DISCOUNT** Loyalty Discount 10% Loyalty Years 9 Number of policies 2 **See page 2 for a list of the policies used to determine your Loyalty Discount** … **YOUR POLICY LIST** Your new policy, together with the following list of policies, was used to determine this policy's Loyalty Discount. It is based on the policyholder who has the most eligible policies and longest relationship with us. Please contact us if you have any policies that are not listed here. **Policy type** / **Description** / **Reference number** Third Party Fire and Theft Motor / Confidential / Confidential Note: A combined Home Buildings and Contents policy counts as 2 policies A combined Landlord Buildings and Contents policy counts as 2 policies	IAG.0003.0197.1177

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
				… **YOUR PREMIUM** Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides an overview of what has been included in your total premium. 20% No Claim Bonus Your chosen options 10% Loyalty Discount Government charges	
19.	07/01/17	Relevant builder was in use until 15/01/2017.	SGIO Certificate of Insurance: Home Contents Renewal	…	IAG.0003.0197.1257

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
				YOUR PREMIUM (Includes 25% No Claim Bonus, your chosen Options, 15% Loyalty Discount and government charges - see over for full details) **Pay monthly:** **$63.40** You currently pay this way. Your next instalment is due 7 February 2017. Unless you tell us otherwise, we will continue to deduct these instalments from your account. You pay an extra $30.85 p.a. to pay this way. **OR** **Pay annually:** **$729.28** To pay this way, please contact us before 7 February 2017 to change your payment option. **YOUR LOYALTY DISCOUNT** Loyalty Discount 15% -$110.86 Loyalty Years 6 Number of policies 5 **See page 2 for a list of the policies used to determine your Loyalty Discount** … **YOUR POLICY LIST**	

<table>
<tr><th>No.</th><th>Date issued</th><th>Period over which the relevant builder was in use</th><th>Document type</th><th>Content of Certificate of Insurance</th><th>Source</th></tr>
<tr><td></td><td></td><td></td><td></td><td>This is a list of policies used to determine this policy's Loyalty Discount. It is based on the policyholder who has the most eligible policies and longest relationship with us. Please contact us if you have any policies that are not listed here.
<table>
<tr><th>Policy type</th><th>Description</th><th>Reference number</th></tr>
<tr><td>Comprehensive Motor</td><td rowspan="5">Confidential</td><td rowspan="5">Confidential</td></tr>
<tr><td>Home Contents</td></tr>
<tr><td>Comprehensive Motor</td></tr>
<tr><td>Comprehensive Motor</td></tr>
<tr><td>Comprehensive Motor</td></tr>
</table>
Note:
A combined Home Buildings and Contents policy counts as 2 policies
A combined Landlord Buildings and Contents policy counts as 2 policies
…
YOUR PREMIUM
Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated.
<table>
<tr><td>Premium including your chosen options and 25% No Claim Bonus</td><td>$739.06</td></tr>
<tr><td>Less 15% Loyalty Discount</td><td>$110.86</td></tr>
<tr><td>Plus Government charges</td><td>$131.93</td></tr>
<tr><td>Total premium</td><td>$760.13</td></tr>
</table></td><td></td></tr>
<tr><td>20.</td><td>03/01/18</td><td>Relevant COI builder in</td><td>SGIC Certificate of Insurance:</td><td></td><td>IAG.0003.0197.0961</td></tr>
</table>

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
		use for the period between 18/11/2017 and 17/02/2018.	Home@50 Buildings and Contents	**YOUR PREMIUM** (Includes 20% No Claim Bonus, your chosen Options, 7.5% Loyalty Discount and government charges - see over for full details) **First instalment:** **$139.58** **Ongoing instalments:** **$69.80** You have chosen to pay this way. Your monthly instalment will be deducted automatically. Refer to your payment schedule for further details. **OR** **Pay annually:** To pay this way, please contact us before 29 January 2018 to change your payment option. **YOUR LOYALTY DISCOUNT** Loyalty Discount 7.5% Loyalty Years 0 Number of policies 3 **See page 2 for a list of the policies used to determine your Loyalty Discount** … **YOUR POLICY LIST**	

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
				Your new policy, together with the following list of policies, was used to determine this policy's Loyalty Discount. It is based on the policyholder who has the most eligible policies and longest relationship with us. Please contact us if you have any policies that are not listed here. Policy type: Comprehensive Motor Description: Confidential Reference number: Confidential Note: A combined Home Buildings and Contents policy counts as 2 policies A combined Landlord Buildings and Contents policy counts as 2 policies … **YOUR PREMIUM** Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides an overview of what has been included in your total premium. 20% No Claim Bonus Your chosen options 7.5% Loyalty Discount Government charges	
21.	05/01/18	Relevant COI builder in use for the period	SGIO Certificate of Insurance: Home@50 Contents	**Thank you for your loyalty** To thank you for being with us for more than 25 years, your Loyalty Discount won't decrease - even if you reduce your number of eligible policies to just one. So while your Loyalty Discount can go up to 25%, it will not go down.	IAG.0003.0197.1493

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
		between 18/11/2017 and 17/02/2018.		… **YOUR PREMIUM** (Includes 25% No Claim Bonus, your chosen Options, 17.5% Loyalty Discount and government charges - see over for full details) **Pay annually:** **$176.27** You have chosen to pay this way **Please pay by 29 January 2018** For how to pay, see page 4. **YOUR LOYALTY DISCOUNT** Loyalty Discount 17.5% -$30.90 Loyalty Years 34 Number of policies 4 **See page 2 for a list of the policies used to determine your Loyalty Discount** … **YOUR POLICY LIST**	

<table>
<tr><th>No.</th><th>Date issued</th><th>Period over which the relevant builder was in use</th><th>Document type</th><th>Content of Certificate of Insurance</th><th>Source</th></tr>
<tr><td></td><td></td><td></td><td></td><td>Your new policy, together with the following list of policies, was used to determine this policy's Loyalty Discount. It is based on the policyholder who has the most eligible policies and longest relationship with us. Please contact us if you have any policies that are not listed here.
<table>
<tr><th>Policy type</th><th>Description</th><th>Reference number</th></tr>
<tr><td>Comprehensive Motor</td><td rowspan="2">Confidential</td><td rowspan="2">Confidential</td></tr>
<tr><td>Home@50 Buildings and Contents</td></tr>
</table>
Note:
A combined Home Buildings and Contents policy counts as 2 policies
A combined Landlord Buildings and Contents policy counts as 2 policies
…
YOUR PREMIUM
Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated.
<table>
<tr><td>Premium including your chosen options and 25% No Claim Bonus</td><td>$176.58</td></tr>
<tr><td>Less 17.5% Loyalty Discount</td><td>$30.90</td></tr>
<tr><td>Plus Government charges</td><td>$30.59</td></tr>
<tr><td>Total premium</td><td>$176.27</td></tr>
</table></td><td></td></tr>
<tr><td>22.</td><td>15/12/18</td><td>Relevant builder was in use for</td><td>SGIO Certificate of Insurance: Home@50</td><td>…</td><td>IAG.0003.0197.1526</td></tr>
</table>

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
		the period from 09/10/2018 and 16/02/2019.	Contents Renewal	**YOUR ANNUAL PREMIUM** (Includes 25% No Claim Bonus, your chosen Options, 10% Loyalty Discount and government charges - see over for full details) **Annual premium: $617.49** **OR** For an additional $175.17 p.a. **Increase your cover to Home Plus: $792.66** **Please pay by 19 January 2019** For how to pay, see page 4. To pay monthly, please contact us before this date. **YOUR LOYALTY DISCOUNT** Loyalty Discount 10% -$56.70 Loyalty Years 22 Number of policies 1 **See page 2 for a list of the policies used to determine your Loyalty Discount** … **YOUR POLICY LIST**	

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
				This is a list of policies used to determine this policy's Loyalty Discount. It is based on the policyholder who has the most eligible policies and longest relationship with us. Please contact us if you have any policies that are not listed here. **Policy type** / **Description** / **Reference number** Home@50 Contents / Confidential / Confidential Note: A combined Home Buildings and Contents policy counts as 2 policies A combined Landlord Buildings and Contents policy counts as 2 policies … **YOUR PREMIUM** Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your Premium including your chosen options and 25% No Claim Bonus $567.01 Less 10% Loyalty Discount $56.70 Plus Government charges $107.18 **Total premium** **$617.49** premium is calculated.	
23.	31/12/19	Relevant builder was in use for the period from	SGIO Certificate of Insurance: Home@50 Buildings Renewal	…	IAG.0003.0197.1724

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
		08/12/2019 and 18/02/2020.		**YOUR PREMIUM** (Includes 25% No Claim Bonus, your chosen Options, 20% Loyalty Discount and government charges - see over for full details) **Amount paid:** **$659.08** **Thank you for your payment** **YOUR LOYALTY DISCOUNT** Loyalty Discount 20% -$136.17 Loyalty Years 17 Number of policies 8 **See page 2 for a list of the policies used to determine your Loyalty Discount** … **YOUR POLICY LIST**	

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
				This is a list of policies used to determine this policy's Loyalty Discount. It is based on the policyholder who has the most eligible policies and longest relationship with us. Please contact us if you have any policies that are not listed here. **Policy type** / **Description** / **Reference number** Home@50 Buildings and Contents Home@50 Buildings Comprehensive Motor Third Party Property Damage Motor Third Party Fire and Theft Motor Home@50 Buildings Home@50 Buildings **Confidential** **Confidential** Note: A combined Home Buildings and Contents policy counts as 2 policies A combined Landlord Buildings and Contents policy counts as 2 policies … **YOUR PREMIUM** Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated.	

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
				Premium including your chosen options and 25% No Claim Bonus $680.86 Less 20% Loyalty Discount $136.17 Plus Government charges $114.39 **Total premium** **$659.08**	
24.	31/12/19	Relevant COI builder in use for the period between 08/12/2019 and 18/02/2020.	SGIO Certificate of Insurance: Home Contents	…	IAG.0003.0253.0404

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
				YOUR PREMIUM (Includes 20% No Claim Bonus, your chosen Options, 5% Loyalty Discount and government charges - see over for full details) **First instalment:** **$69.78** **Ongoing instalments:** **$34.88** You have chosen to pay this way. Your monthly instalment will be deducted automatically. Refer to your payment schedule for further details. You pay an extra $36.78 p.a. to pay this way. **OR** **Pay annually:** **$381.48** To pay this way, please contact us before 21 January 2020 to change your payment option. **YOUR LOYALTY DISCOUNT** Loyalty Discount 5% -$18.19 Loyalty Years 0 Number of policies 2 **See page 2 for a list of the policies used to determine your Loyalty Discount** … **YOUR POLICY LIST**	

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
				Your new policy, together with the following list of policies, was used to determine this policy's Loyalty Discount. It is based on the policyholder who has the most eligible policies and longest relationship with us. Please contact us if you have any policies that are not listed here. Policy type | Description | Reference number Confidential Note: A combined Home Buildings and Contents policy counts as 2 policies A combined Landlord Buildings and Contents policy counts as 2 policies … **YOUR PREMIUM** Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated. Premium including your chosen options and 20% No Claim Bonus $363.86 Less 5% Loyalty Discount $18.19 Plus Government charges $72.59 **Total premium** **$418.26** •	

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
25.	01/01/20		SGIO Certificate of Insurance: Home Plus@50 Buildings and Contents	… **YOUR PREMIUM** (Includes your chosen Options, 12.5% Loyalty Discount and government charges - see over for full details) **Pay annually:** **$1,580.88** You have chosen to pay this way **Please pay by 23 January 2020** For how to pay, see page 4. **YOUR LOYALTY DISCOUNT** Loyalty Discount 12.5% Loyalty Years 9 Number of policies 3 **See page 2 for a list of the policies used to determine your Loyalty Discount** … **YOUR POLICY LIST** Your new policy, together with the following list of policies, was used to determine this policy's Loyalty Discount. It is based on the policyholder who has the most eligible policies and longest relationship with us. Please contact us if you have any policies that are not listed here. **Policy type** / **Description** / **Reference number** Comprehensive Plus Motor / 2012 HYUNDAI I30CW / **Confidential** Note: A combined Home Buildings and Contents policy counts as 2 policies A combined Landlord Buildings and Contents policy counts as 2 policies …	IAG.0003.0197.1685

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
				YOUR PREMIUM Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides an overview of what has been included in your total premium. 0% No Claim Bonus Your chosen options 12.5% Loyalty Discount Government charges	
26.	14/02/22	Relevant COI builder in use for the period between 05/12/2021 and 01/08/2022.	SGIO Certificate of Insurance: Home Buildings	**YOUR PREMIUM** (Includes 20% No Claim Bonus, your chosen Options, 7.5% Loyalty Discount and government charges - see over for full details) **Pay annually:** **$949.79** You have chosen to pay this way **Please pay by 3 March 2022** For how to pay, see page 4. **YOUR LOYALTY DISCOUNT** Loyalty Discount 7.5% -$63.65 Loyalty Years 2 Number of policies 3 **Loyalty discount is based on the policy holder with the highest loyalty discount. You can view all your policies via your online account at sgio.com.au or call us on 133 233.**	IAG.0003.0176.0102

No.	Date issued	Period over which the relevant builder was in use	Document type	Content of Certificate of Insurance	Source
				YOUR PREMIUM Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated. Premium including your chosen options and 20% No Claim Bonus $824.74 Plus No Claim Bonus Protection $23.87 **Sub total** **$848.61** Less 7.5% Loyalty Discount $63.65 Plus Government charges $164.83 **Total premium** **$949.79**	

1.3 Webpages

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
27.	**19/02/17** 14/03/19 **01/03/19** 07/03/19 **04/02/20** 11/03/20	**19/07/16 – 24/10/22** 19/07/16 – 24/10/22 **19/07/16 – 24/10/22** 19/07/16 – 24/10/22 **19/07/16 – 24/10/22** 19/07/16 – 24/10/22	SGIO webpage: Loyalty Discount	As an SGIO customer, we reward you for you [sic] entire relationship with us. With our Loyalty Discount, the more policies you have and the longer you stay with us, the more you get in return. Select the number of consecutive years you've been with us and the number of eligible policies you have to see how your savings add up. [Online calculator] **Eligible Policies** <u>Eligible to count towards and receive a discount</u> • Car and Motorbike: all policies • Home*: all policies • Caravan (Onsite & Touring) • Landlord**: all policies • Vintage, Veteran & Classic Car: all policies • Retail Business Insurance (Retail Business Insurance policies count towards your Policy Count, but do not receive the Loyalty Discount)	**IAG.0003.0200.0331** IAG.0003.0200.0332 **IAG.0003.0200.0333** IAG.0003.0200.0334 **IAG.0003.0012.4015** IAG.0003.0182.0025

[2] The webpages were published at least during the period on or between the date(s) listed.

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
				As a reward for being with us for 25 years or more, your Loyalty Discount level will not decrease, even if you reduce your policies down to one. * A combined Home Buildings and Contents policy counts as 2 policies. ** A combined Landlord Buildings and Contents policy counts as 2 policies.	
28.	14/04/21	19/07/16 – 24/10/22	SGIO webpage: Loyalty Discount	~~As an SGIO customer, we reward you for you [sic] entire relationship with us. With our Loyalty Discount, the more policies you have and the longer you stay with us, the more you get in return.~~ ~~Select the number of consecutive years you've been with us and the number of eligible policies you have to see how your savings add up.~~ We value our entire relationship with us [sic]. So, the more policies you have and the longer you stay with us, see how much you could save[1]. [Online calculator] ~~**Eligible Policies**~~ **Which policies are eligible?**	IAG.0003.0182.0026

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
				Eligible to count towards and receive a discount • All car and motorbike policies~~: all~~ policies • Vintage, Veteran & Classic Car • ~~Home*: all policies~~ • Home Buildings, Home Contents and combined Home Buildings and Contents[2] • Landlord[3]~~: all policies~~ • Caravan (On-site & Touring) • Boat • Trailer • Retail Business Insurance (~~Retail Business Insurance policies~~ count towards your Policy Count, but do not receive the Loyalty Discount) ~~As a reward for being with us for 25 years or more, your Loyalty Discount level will not decrease, even if you reduce your policies down to one.~~	
29.	**19/02/17** 14/03/19 **28/02/19**	**18/07/16 – 25/10/22** 18/07/16 – 25/10/22	SGIC webpage: Loyalty Discount	*Same content as 'SGIO webpage: Loyalty Discount' published 19 Feb 2017 to 11 Mar 2020', except under SGIC branding.*	**IAG.0003.0200.0118** IAG.0003.0200.0119 **IAG.0003.0200.0120**

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
	05/03/19 **18/09/20**	**18/07/16 – 25/10/22** 18/07/16 – 25/10/22 **18/07/16 – 25/10/22 (Loyalty discount wording changed sometime between 19/09/2020 and 15/03/2021)**			IAG.0003.0200.0121 **IAG.0003.0183.0027**
30.	15/03/21	18/07/16 – 25/10/22 (Loyalty discount wording changed sometime between 19/09/2020 and 15/03/2021)	SGIC webpage: Loyalty Discount	*Same content as 'SGIO webpage: Loyalty Discount' published 14 Apr 2021, except under SGIC branding.*	IAG.0003.0183.0026

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
31.	**19/02/17** 03/07/17	**22/07/16 – 24/10/22** 22/07/16 – 24/10/22 (Loyalty discount wording changed sometime between 4/7/2017 and 14/3/2018)	SGIO webpage: Home Buildings Insurance	**Why Choose SGIO Insurance?** • With the Loyalty Discount, the more eligible policies you have and the longer you stay with us, the more you can save • …	**IAG.0003.0200.0283** IAG.0003.0200.0242
32.	**19/02/17** 03/07/17	**29/07/16 – 24/10/22** 29/07/16 – 24/10/22 (Loyalty discount wording changed sometime between 4/7/2017 and 14/3/2018)	SGIO webpage: Home Contents Insurance	**Why Choose SGIO Insurance?** • … • With the Loyalty Discount, the more eligible policies you have and the longer you stay with us, the more you can save	**IAG.0003.0200.0252** IAG.0003.0200.0253
33.	**14/03/18** 01/03/19 **07/03/19**	**20/01/15– 24/10/22** 20/01/15– 24/10/22	SGIO webpage: Loyalty Discount FAQs	**What's happened to the Multi-Policy Discount and Years of Insurance Discount?** The new Loyalty Discount replaces both of these previous discounts **When will I receive my Loyalty Discount on my other policies?**	**IAG.0003.0200.0336** IAG.0003.0200.0337 **IAG.0003.0200.0338** IAG.0003.0200.0339

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
	29/02/20 **11/03/20**	**20/01/15–24/10/22** 20/01/15–24/10/22 **20/01/15–24/10/22**		Your Loyalty Discount will be applied to each of your eligible policies on their next renewal date **Is my Loyalty Discount affected by any claims I make?** Any claims you make will not affect your Loyalty Discount level Which policies count towards and receive a Loyalty Discount? Policy Types / Eligible to count towards a discount / Eligible to receive a discount Car and Motorbike: All policies ✓ ✓ Vintage, Veteran & Classic Car ✓ ✓ Home* : All policies ✓ ✓ Landlord* : All policies ✓ ✓ Caravan (Onsite & Touring), Boat, Trailer ✓ ✓ Retail Business Insurance ✓ ✗ *Home Buildings & Contents Insurance Combined counts as two policies **My policy is in joint names? How is the Loyalty Discount calculated?** Each named policy holder has an individual Loyalty Discount. We identify which owner has been with us the longest and has the most policies, then apply the highest Loyalty Discount to the joint policy. The Loyalty Discount is recalculated at each renewal.	**IAG.0003.0182.0021**

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
34.	14/04/21	20/01/15–24/10/22 (Loyalty discount wording changed sometime between 11/03/2020 and 14/04/2021)	SGIO webpage: Loyalty Discount FAQs	~~What's happened to the Multi Policy Discount and Years of Insurance Discount?~~ ~~The new Loyalty Discount replaces both of these previous discounts~~	IAG.0003.0182.0022

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
				…	
				Which policies are eligible?	
				Policy Types / Eligible to count towards a discount / Eligibl discou	
				All car and motorbike policies ✓	
				Vintage, Veteran & Classic Car ✓	
				Home Buildings, Home Contents and combined Home Buildings and Contents[2] ✓	
				Landlord[3] ✓	
				Caravan (On-site & Touring) ✓	
				Boat ✓	
				Trailer ✓	
				Retail Business Insurance ✓	
				My policy is in joint names? How is the Loyalty Discount calculated?	

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
				Each named policy holder has an individual Loyalty Discount. We identify which owner has been with us the longest and has the most policies, then apply the highest Loyalty Discount to the joint policy. The Loyalty Discount is recalculated at each renewal[1]. …	
35.	**14/03/18** 10/03/19	**14/08/18–25/10/22** 14/08/18–25/10/22	SGIC webpage: Loyalty Discount FAQs	*Same content as 'SGIO webpage: Loyalty Discount FAQs' published 14 Mar 2018 to 11 Mar 2020, except under SGIC branding.*	**IAG.0003.0200.0123** IAG.0003.0200.0124
36.	**14/03/18** 01/03/19 **07/03/19** 29/02/20 **30/10/20**	**21/02/15–24/10/22** 21/02/15–24/10/22 **21/02/15–24/10/22** 21/02/15–24/10/22 (Loyalty discount wording changed sometime	SGIO webpage: Loyalty Discount Table	**Save on your cover** With the SGIO Loyalty Discount, we reward you for your entire relationship with us. The more policies you have and the longer you stay with us, the more you get in return. The Loyalty Discount table below shows how your savings add up depending on the number of consecutive years you've been with us and the number of eligible policies you have. **What to do?**	**IAG.0003.0200.0340** IAG.0003.0200.0341 **IAG.0003.0200.0342** IAG.0003.0200.0343 **IAG.0003.0182.0024**

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
		between 5/2/2020 and 29/2/2020) **21/02/15–24/10/22**		Select the number of consecutive years you've been with us and the number of eligible policies you have to see how your savings add up. Years of relationship / Number of eligible policies 25+* : 12.5% 15% 17.5% 20% 22.5% 25% 10-24 : 10% 12.5% 15% 17.5% 20% 22.5% 5-9 : 7.5% 10% 12.5% 15% 17.5% 20% 3-4 : 5% 7.5% 10% 12.5% 15% 17.5% 0-2 : 0% 5% 7.5% 10% 12.5% 15% 1 2 3-4 5-7 8-9 10+ *For being with us for 25 years or more, your discount level will not decrease even if you reduce the number of policies you have to just one. The more policies you have and the longer you are with us the bigger your discount. Take out other eligible policies to maximise your savings today. Get a quote now.	

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
				The Loyalty Discount replaces our previous discount structure, and applies to new eligible policies which commence on or after 24 November 2013, and renewing eligible policies which commence on or after 6 January 2014. For more details, please refer to the Premium, Excess & Discounts Guide.	
37.	21/04/21	20/02/15–24/10/22 (Loyalty discount wording changed sometime between 31/10/2020 and 21/04/2021)	SGIO webpage: Loyalty Discount Table	**Save on your cover** ~~With the SGIO Loyalty Discount, we reward you for your entire relationship with us. The more policies you have and the longer you stay with us, the more you get in return.~~ ~~The Loyalty Discount table below shows how your savings add up depending on the number of consecutive years you've been with us and the number of eligible policies you have.~~ ~~**What to do?**~~ ~~Select the number of consecutive years you've been with us and the number of eligible policies you have to see how your savings add up.~~ We value our entire relationship with you. With our Loyalty Discount, the more eligible policies you have and the longer you stay with us, see how much you could save[1]. …	IAG.0003.0182.0023

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
38.	**14/03/18** 10/03/19 **04/02/20**	**14/03/18–25/10/22** 14/03/18–25/10/22 **14/03/18–25/10/22**	SGIC webpage: Loyalty Discount Table	**Save on your cover** With the SGIC Loyalty Discount, we reward you for your entire relationship with us. The more policies you have and the longer you stay with us, the more you get in return. The Loyalty Discount table below shows how your savings add up depending on the number of consecutive years you've been with us and the number of eligible policies you have. **What to do?**	**IAG.0003.0200.0126** IAG.0003.0200.0127 **IAG.0003.0012.3289**

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
				Select the number of consecutive years you've been with us and the number of eligible policies you have to see how your savings add up. Years of relationship / Number of eligible policies 25+* : 12.5% 15% 17.5% 20% 22.5% 25% 10-24 : 10% 12.5% 15% 17.5% 20% 22.5% 5-9 : 7.5% 10% 12.5% 15% 17.5% 20% 3-4 : 5% 7.5% 10% 12.5% 15% 17.5% 0-2 : 0% 5% 7.5% 10% 12.5% 15% 1 2 3-4 5-7 8-9 10+ *For being with us for 25 years or more, your discount level will not decrease even if you reduce the number of policies you have to just one. The more policies you have and the longer you are with us the bigger your discount. Take out other eligible policies to maximise your savings today. Get a quote now.	

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
				The Loyalty Discount replaces our previous discount structure, and applies to new eligible policies which commence on or after 8 September 2013, and renewing eligible policies which commence on or after 21 October 2013. For more details, please refer to the Premium, Excess & Discounts Guide.	
39.	29/02/20	14/03/18–24/10/22	SGIO webpage: Natural disasters and the impact on Home Insurance	**Check the discounts you're entitled to** To help you save, we offer: Loyalty Discount and No Claim Bonus. [See discounts link]	IAG.0003.0200.0373
40.	13/05/20	28/12/1996–16/01/2023 (Loyalty discount wording changed sometime between 14/5/2020 and 24/10/2021)	SGIO Home Page	**Our Rewards Add Up** The longer you stay and the more eligible policies you combine, the more you can save with our Loyalty Discount.	IAG.0003.0182.0034
41.	24/10/21	28/12/1996–16/01/2023 (Loyalty discount wording changed sometime between 14/5/2020 and 24/10/2021)	SGIO webpage: Home Page	~~**Our Rewards Add Up**~~ **Loyalty Discount** The longer you stay and the more eligible policies you combine, ~~the more you can save with our Loyalty Discount~~ see how much you could save[1].	IAG.0003.0182.0035

No.	Dates of publication of webpages, that referred to the features and pricing of SGIO/SGIC branded home insurance policies[2]	Period over which each example was made or published (being the date of first and last capture on Wayback Machine)	Webpage title	Content of webpage	Source
42.	30/10/20	26/10/2000– Page current (Loyalty discount wording changed sometime between 31/10/2020 and 18/04/2021)	SGIC webpage: Home Page	**Loyalty Discount** The longer you stay and the more policies you combine, the greater the rewards.	IAG.0003.0183.0020
43.	18/04/21	26/10/2001– Page current (Loyalty discount wording changed sometime between 31/10/2020 and 18/04/2021)	SGIC webpage: Home Page	**Loyalty Discount** The longer you stay and the more policies you combine, the greater the rewards[1].	IAG.0003.0183.0019

1.4 Marketing communications

No.	Dates of publication of marketing communications to customers or potential customers that which referred to the features and pricing of SGIO/SGIC branded home insurance	Type of communication	Content of marketing communications	Source
44.	02/04/20	SGIO Email	**James, thanks for considering SGIO Home Contents Insurance.** Because you have 1 existing policy with us, we've applied a 5% loyalty discount[1] to your quote. Remember, the more policies you have with us, the more you can save. … [1] Loyalty discount is calculated as at 31/03/2020 and based on the number of eligible policies you hold and the length of time you've been with SGIO Insurance. On existing eligible policies discounts will apply as at the date of the next renewal.	IAG.0003.0254.0035
45.	08/04/20 08/07/22	SGIC Email	**[Name], thanks for considering [policy].** Because you have [no.] existing policy with us, we've applied a [discount]% loyalty discount[1] to your quote. Remember, the more policies you have with us, the more you can save. … [1] Loyalty discount is calculated as at [date] and based on the number of eligible policies you hold and the length of time you've been with SGIC Insurance. On existing eligible policies discounts will apply as at the date of the next renewal.	IAG.0003.0254.0048 IAG.0003.0254.0026

No.	Dates of publication of marketing communications to customers or potential customers that which referred to the features and pricing of SGIO/SGIC branded home insurance	Type of communication	Content of marketing communications	Source
46.	**23/06/20** 20/10/20	SGIC Email	**[discount]% Loyalty Discount** Thanks to your existing relationship with us.[2] … [2] Loyalty discount is calculated as at [date] and based on the number of eligible policies you hold and the length of time you've been with SGIC Insurance. On existing eligible policies discounts will apply as at the date of the next renewal.	**IAG.0003.0015.0016** IAG.0003.0184.0037
47.	30/07/20	SGIC Email	**You're saving [discount]% on your policy** To say thanks you'll receive a [discount]% Loyalty Discount on this Home Contents Insurance policy when you renew. Remember, the longer you're with us and the more eligible policies you have, the more you could save~. … ~Loyalty Discount stated is based on policies as at [date]. On existing policies, discount applies from date of next renewal. Policies eligible for the SGIO Insurance Loyalty Discount include Motor, Home, Landlord, Boat, Caravan and Trailer Insurance policies. Some policies such as Retail Business Insurance count towards your policy count but do not receive the Loyalty Discount. For more details please refer to the Premium, Excess & Discounts Guide available from SGIO Insurance…	IAG.0003.0015.0083
48.	**10/08/20** 25/11/20	SGIO Email	**You're saving [discount]% on your policy**	**IAG.0003.0254.0031** IAG.0003.0184.0040

No.	Dates of publication of marketing communications to customers or potential customers that which referred to the features and pricing of SGIO/SGIC branded home insurance	Type of communication	Content of marketing communications	Source
			To say thanks you'll receive a [discount]% Loyalty Discount on this Home Buildings Insurance policy when you renew. Remember, the longer you're with us and the more eligible policies you have, the more you could save~. … ~Loyalty Discount stated is based on policies as at [date]. On existing policies, discount applies from date of next renewal. Policies eligible for the SGIO Insurance Loyalty Discount include Motor, Home, Landlord, Boat, Caravan and Trailer Insurance policies. Some policies such as Retail Business Insurance count towards your policy count but do not receive the Loyalty Discount. For more details please refer to the Premium, Excess & Discounts Guide available from SGIO Insurance.	
49.	13/10/20	SGIO Email	**15% Loyalty Discount** Thanks to your existing relationship with us.[2] [2] Loyalty discount is calculated as at 11/10/2020 and based on the number of eligible policies you hold and the length of time you've been with SGIO Insurance. On existing eligible policies discounts will apply as at the date of the next renewal.	IAG.0003.0184.0073
50.	01/06/2018 – 01/06/2018	Letter template	An instant reward for your loyalty. <Firstname>, save <X>% on a new SGIC insurance policy.	IAG.0003.0015.0212

No.	Dates of publication of marketing communications to customers or potential customers that which referred to the features and pricing of SGIO/SGIC branded home insurance	Type of communication	Content of marketing communications	Source
			Get <X>% off your next SGIC insurance policy. Hello <Firstname>, We think your loyalty should be rewarded. So we've introduced a Loyalty Discount that means the more policies you have and the longer you're with us, the more you can save. As you've been a loyal customer for <X> years and already have <X> policies, you can get an instant <X>% Loyalty Discount on any new eligible SGIC policy*. **Save on a wide range of policies.** We offer everything from comprehensive car insurance that can automatically cover every part of your car, and home insurance that covers you even if you forget to lock your door, to boat insurance that provides cover on and off the water anywhere in Australia. With such a wide range of policies to choose from, it's easy to grow your discount and save even more. Plus, for your existing eligible policies, you can look forward to a Loyalty Discount at the next renewal. **Take out a new policy today and save.** If you have a car, home, landlord, motorcycle, caravan or boat policy with another insurer, now's a great time to consider switching it to us to save <X>%. Call us now on 133 233, 7am to 9:30pm, 7 days a week, or visit sgic.com.au to take out a new policy and start saving today.	

No.	Dates of publication of marketing communications to customers or potential customers that which referred to the features and pricing of SGIO/SGIC branded home insurance	Type of communication	Content of marketing communications	Source
			… *Loyalty Discount is based on policies held as at <Data extract date-1>. Combined Buildings & Contents counts as 2 policies. On existing policies, discount applies at the date of the next renewal.	
51.	19/01/2014 – 27/08/2020	SGIC video clip (MP4)	At SGIC, we like to reward your loyalty with a Loyalty Discount. The more policies you have, and the longer you're with us, the more you can save. If you take out any two eligible policies, like home and car insurance, or two car policies, you get an immediate 5% discount, and start saving on both your policies from day one. In a couple of years' time, if you add another policy for your home, car, boat, or caravan, you'll save 10% on all three policies. After 5 years, that turns into a 12.5% discount for even bigger savings. As life goes on, if you need more cover, every eligible new policy you take out gets a loyalty discount, based on the number of consecutive years you've been with us, and the number of policies you already have. Even if you make a claim, your Loyalty Discount is not affected, so you're guaranteed to save. And once you've been with us for the long-term [25 years], your discount will never go down, even if you drop your policies back to just one. For the details, and to calculate your Loyalty Discount, head to sgic.com.au/loyaltydiscount, or call 133 233.	IAG.0003.0014.0396

No.	Dates of publication of marketing communications to customers or potential customers that which referred to the features and pricing of SGIO/SGIC branded home insurance	Type of communication	Content of marketing communications	Source
52.	19/01/2014 – 27/08/2020	SGIO video clip (MP4)	*Same content as 'SGIC video clip (MP4)', except under SGIO branding.*	IAG.0003.0014.0395

PART 2 – Sample extracts of statements[3]

2.1 PED[4]

IAG.0003.0073.3400

1

SGIO Home Insurance Premium, Excess, Discounts & Benefits Guide WA

This SGIO Home Insurance Premium, Excess, Discounts & Benefits Guide should be read with and forms part of the SGIO Home Insurance Product Disclosure Statement and Policy Booklet (PDS), prepared on 17 February 2019.

It applies to policies issued with a home address in Western Australia with a commencement date on or after 28 April 2020 or with a renewal effective date on or after 1 June 2020.*

We provide two levels of cover in the PDS:

- Home – provides our standard level of cover
- Home Plus – provides our higher level of cover.

This guide applies to Home and Home Plus policies and provides further information about the cost of your insurance and excesses you may need to pay if you make a claim.

* Call us on 133 233 for information about policies issued with a home address outside of Western Australia.

....

[3] All red highlighted boxes in this annexure have been inserted by the Plaintiff.
[4] IAG.0003.0073.3400.

Loyalty Discount

Your Loyalty Discount is based on how long you have had a relationship with us and how many eligible policies you have. The longer you maintain your continuous relationship with us and the more policies you hold, the higher the discount you could receive. This discount is determined for each individual customer and applied across all your eligible policies.

The way in which your Loyalty Discount is applied to your premium is set out in the 'How we calculate your Home premium' section of this guide on page 4.

Refer to the following Loyalty Discount table to see what discount you will be entitled to.

Years of Relationship	1	2	3-4	5-7	8-9	10+
25+	12.5%	15%	17.5%	20%	22.5%	25%
10-24	10%	12.5%	15%	17.5%	20%	22.5%
5-9	7.5%	10%	12.5%	15%	17.5%	20%
3-4	5%	7.5%	10%	12.5%	15%	17.5%
0-2	0%	5%	7.5%	10%	12.5%	15%

Policy Count

If you have held a continuous relationship with us for 25+ years your Loyalty Discount will not decrease, even if you reduce the number of eligible policies you hold with us.

To receive a Loyalty Discount, the eligible policies must:

- be current; and
- have at least one common insured named on each policy.

On existing policies the discount applies from the date of the next renewal after you qualify.

List of business

To help ensure we are taking into account all of your policies and you are receiving the maximum discount you can check all your policies via your online account sgio.com.au or contact us on 133 233.

For policies with more than one policyholder, your discount is based on the policyholder who has the highest loyalty discount (most eligible policies and longest continuous relationship with us).

The following is a list of the policies that:

- contribute to your policy count
- are eligible to receive the Loyalty Discount.

Policies	Policy Count	Discount applied
Motor		
Comprehensive Plus	✓	✓
Comprehensive	✓	✓
Third Party Fire & Theft	✓	✓
Third Party Property Damage	✓	✓
Veteran, Vintage & Classic Vehicle	✓	✓
Home		
Buildings	✓	✓
Contents	✓	✓
Buildings and Contents*	✓	✓
Landlord		
Buildings	✓	✓
Contents	✓	✓
Buildings and Contents*	✓	✓
On-site Caravan	✓	✓
Touring Caravan	✓	✓
Boat	✓	✓
Trailer	✓	✓
Retail Business Insurance	✓	✗
Life Insurance	✓	✗
Income Protection	✓	✗

* Policy Count equals 2.

Minimum and maximum premium

Your premium, including any discounts you may be eligible for, are subject to minimum and maximum premiums. We consider the minimum and maximum amounts we are prepared to sell the policy for and may adjust your premium to ensure it does not fall outside that range. Any discounts will be applied to your policy, only to the extent any minimum premium is not reached. This means that any discount you may be eligible for may be reduced. When we determine your premium on renewal, we may also limit any increases or decreases in your premium by considering factors such as your previous year's premium amount.

Excess

An excess is an amount you pay when you lodge a claim. You may have to pay more than one type of excess depending on your circumstances.

There are three types of excess:

- basic
- earthquake
- special.

The amount and types of excess payable are shown on your current Certificate of Insurance.

SGIO

2.2 Certificate of Insurance[5]

IAG.0003.0197.1493

SGIO

2018-2019 Certificate of Insurance
Home@50 Contents

050

Confidential

Dear Confidential

Thank you for choosing SGIO. You will find a summary of your policy opposite and when the payment is due.

Next steps:

1. Review the information on the following pages and if you need to make changes call 133 233 or +61 8 6188 4228, access Self Service Centre at sgio.com.au/selfservice or visit an SGIO Office at (No Cash) 46 Colin Street WEST PERTH WA 6005.
2. Please pay by 29 January 2018. If paying in person, take your payment slip on page 3 with you.
3. On full payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.

YOUR POLICY SUMMARY

Policy number:	Confidential
Annual premium:	$176.27
New policy valid:	From 12:01am, 8 January 2018 to 11:59pm, 8 January 2019
Payment due:	29 January 2018
Home insured:	Confidential
The insured:	
Sum insured:	Contents: $60,000 See over for breakdown.
Basic excess:	$300 See over for all excesses that apply.

YOUR PREMIUM (Includes 25% No Claim Bonus, your chosen Options, 17.5% Loyalty Discount and government charges - see over for full details)

Pay annually: You have chosen to pay this way	**$176.27**
	Please pay by 29 January 2018 For how to pay, see page 4.

YOUR LOYALTY DISCOUNT

Loyalty Discount 17.5%	-$30.90
Loyalty Years	34
Number of policies	4

See page 2 for a list of the policies used to determine your Loyalty Discount

YOUR OPTIONS

The cost of these options is included in your premium.

Burn out of electric motors (fusion) - Contents items

Thank you for your loyalty

To thank you for being with us for more than 25 years, your Loyalty Discount won't decrease - even if you reduce your number of eligible policies to just one. So while your Loyalty Discount can go up to 25%, it will not go down.

Enquiries 133 233
Payments 133 233
Claims 133 233
Visit sgio.com.au

Confidential

Insurance Australia Limited ABN 11 000 016 722 trading as SGIO

Page 1 of 4

HOMCOI Issued at 6.22pm on 05/01/2018

[5] IAG.0003.0197.1493.

IAG.0003.0197.1494

SGIO

2018-2019 Certificate of Insurance
Home@50 Contents

Policy number: Confidential

Enquiries **133 233**
Payments **133 233**
Claims **133 233**
Visit **sgio.com.au**
an SGIO office

YOUR POLICY LIST

Your new policy, together with the following list of policies, was used to determine this policy's Loyalty Discount. It is based on the policyholder who has the most eligible policies and longest relationship with us. Please contact us if you have any policies that are not listed here.

Policy type	Description	Reference number
Comprehensive Motor	Confidential	Confidential
Home@50 Buildings and Contents		

Note:
A combined Home Buildings and Contents policy counts as 2 policies
A combined Landlord Buildings and Contents policy counts as 2 policies

YOUR POLICY DETAILS

The following pages list your Policy details. Please keep this certificate, along with your Home Insurance Buildings and Contents Product Disclosure Statement and Policy Booklet (PDS), in a safe place. On full payment these documents will form your Home Insurance Contract.

Policy number Confidential

Your contract Valid from 12:01am, 8 January 2018 to 11:59pm, 8 January 2019

Annual premium $176.27

The insured

Home insured Confidential

The home
- is occupied by renter - insuring own contents
- is used for residential purposes and not used for a business, trade or profession
- is watertight, structurally sound, secure and well maintained
- is located on the ground level

Security
The home has:
- 24hr back to base monitored alarm

Sum insured
Please check that the amount below covers the replacement value of all your contents. Visit sgio.com.au/calculators for assistance.

Contents	**$60,000**
General Contents	$60,000

Key policy features
- replacement cover for your contents
- $20 million liability cover for incidents that happen outside the site
- you are covered for flood

Government charges
The following amounts are included in your premium.

GST	$14.57
Stamp duty	$16.02

EXCESSES

The following excesses apply to your policy:
- a $300 basic excess for each claim

You can reduce your premium by choosing a higher basic excess. Contact us for an estimate.

Confidential

Continued overleaf

HOMCOI Issued at 6.22pm on 05/01/2018

IAG.0003.0197.1495

SGIO

2018-2019 Certificate of Insurance
Home@50 Contents

Policy number: Confidential

Enquiries **133 233**
Payments **133 233**
Claims **133 233**
Visit **sgio.com.au**
an SGIO office

OPTIONS

Options you have chosen

Following are the options you have chosen. Their cost has been included in your premium.

- Burn out of electric motors (fusion) that are less than 15 years old - Contents items

Options you may add

You may be eligible to add these options to your policy. Contact us for an estimate or refer to the PDS for more information.

- Accidental Damage
- Pet Lover's Pack
- Valuable Contents
- Portable Contents
- No Claim Bonus Protection

YOUR PREMIUM

Please refer to the Premium Excess and Discounts guide for further information about how we determine your premium and excesses that may be payable at claim time. The following provides a breakdown of how your premium is calculated.

Premium including your chosen options and 25% No Claim Bonus	$176.58
Less 17.5% Loyalty Discount	$30.90
Plus Government charges	$30.59
Total premium	**$176.27**

Your premium has been reduced because

- One of the insureds is 50 years of age or over
- You have a monitored alarm which meets SGIO specifications

BENEFITS

You've been awarded Claim Free Privilege giving you our maximum **25% No Claim Bonus.** Claim Free Privilege status is your reward for a good claims history.

INSURANCE HISTORY

Details of insurance and claim history for each insured are listed here.

Confidential **age 64, years of home insurance 40**

Page 3 of 4

PAYMENT SLIP

POST billpay

Confidential

Important! Take this payment slip with you when paying in person.

Name:	Confidential
Policy number:	
Payment amount:	**$176.27**
Due date:	**29 January 2018**

SGIO

Confidential

Receipt ID 02

HOMCOI Issued at 6.22pm on 05/01/2018

2.3 Webpage – SGIO Loyalty Discount[6]

SGIO Insurance Claims Renewals & payments Contact us My Account

Loyalty Discount

As an SGIO customer, we reward you for you entire relationship with us. With our Loyalty Discount, the more policies you have and the longer you stay with us, the more you get in return.

Select the number of consecutive years you've been with us and the number of eligible policies you have to see how your savings add up.

How many consecutive years have you been with us? Years 0-2

How many eligible policies do you have with us? Policies 1

You could save 0%

Your loyalty discount is based on 3-4 policy with us and 3-4 years of relationship

Eligible Policies

Eligible to count towards and receive a discount

- Car and Motorbike: all policies
- Home*: all policies
- Caravan (Onsite & Touring)
- Landlord**: all policies
- Vintage, Veteran & Classic Car: all policies
- Retail Business Insurance (Retail Business Insurance policies count towards your Policy Count, but do not receive the Loyalty Discount)

As a reward for being with us for 25 years or more, your Loyalty Discount level will not decrease, even if you reduce your policies down to one.

*A combined Home Buildings and Contents policy counts as 2 policies

**A combined Landlord Buildings and Contents policy counts as 2 policies.

Common questions

- What's happened to the Multi-Policy Discount and Years of Insurance Discount?
- Is my No Claim Bonus linked to my new Loyalty Discount?
- When will I receive my Loyalty Discount on my other policies?
- Is my Loyalty Discount affected by any claims I make?
- My policy is in joint names. How is the Loyalty Discount calculated?
- What happens to the policies I have in a business name?

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About Help & info Insurance Claims Payments Contact us

SGIO is a provider of **car insurance**, **motorcycle insurance**, **home insurance**, **business insurance**, **travel insurance**, **boat insurance** and **caravan insurance** in WA. Get your insurance quotes today. For insurance in other states and territories visit **NRMA Insurance** in NSW, QLD, ACT & TAS, or **SGIC** in SA. SGIO is part of the Insurance Australia Group. Business address 46 Colin St, West Perth WA 6005.

Insurance (except Travel Insurance) issued by Insurance Australia Limited ABN 11 000 016 722 trading as SGIO.

When making decisions about our insurance policies you should consider the applicable **Product Disclosure Statement** available from SGIO. The Loyalty Discount and No Claim Bonus replaces our previous discount structure, and applies to new eligible policies which commence on or after 8 September 2013, and renewing eligible policies which commence on or after 21 October 2013. For more details, please refer to the **Premium, Excess & Discounts Guide**. View our **online terms** and **privacy & security statement**. | Visit **Money Smart** for financial guidance from ASIC to help you make informed choices.

[6] IAG.0003.0200.0334.

2.4 Webpage – SGIO Loyalty Discount FAQs[7]

https://www.sgio.com.au/loyalty-discount-faqs

SGIO Insurance Claims Renewals & payments Contact us My Account

Loyalty Discount FAQs

What's happened to the Multi-Policy Discount and Years of Insurance Discount?

Is my No Claim Bonus linked to my new Loyalty Discount?
The No Claim Bonus is separate from the new Loyalty Discount. If you are eligible for a No Claim Bonus this will also be applied to your policy

When will I receive my Loyalty Discount on my other policies?
Your Loyalty Discount will be applied to each of your eligible policies on their next renewal date

Is my Loyalty Discount affected by any claims I make?
Any claims you make will not affect your Loyalty Discount level

Which policies count towards and receive a Loyalty Discount?

Policy Types	Eligible to count towards a discount	Eligible to receive a discount
Car and Motorbike: All policies	✓	✓
Vintage, Veteran & Classic Car	✓	✓
Home* : All policies	✓	✓
Landlord* : All policies	✓	✓
Caravan (Onsite & Touring), Boat, Trailer	✓	✓
Retail Business Insurance	✓	✗

*Home Buildings & Contents Insurance Combined counts as two policies.

My policy is in joint names. How is the Loyalty Discount calculated?
Each named policy holder has an individual Loyalty Discount. We identify which owner has been with us the longest and has the most policies, then apply the highest Loyalty Discount to the joint policy. The Loyalty Discount is recalculated at each renewal.

What happens to the policies I have in a business name?
To receive a Loyalty Discount your eligible policies must be in the same name. For example, John has 4 policies: a home policy and boat policy in his name (John Smith), and 2 car policies in his business name (John's Plumbing). He gets a Loyalty Discount based on 2 policies (home and boat) and John's Plumbing will get a separate Loyalty Discount based on the 2 car policies.

Back to Loyalty Discount Page

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SGIO is a provider of car insurance, motorcycle insurance, home insurance, business insurance, travel insurance, boat insurance and caravan insurance in WA. Get your insurance quotes today. For insurance in other states and territories visit NRMA Insurance in NSW, QLD, ACT & TAS, or SGIC in SA. SGIO is part of the Insurance Australia Group. Business address 46 Colin St, West Perth WA 6005.

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[7] IAG.0003.0182.0021.

2.5 Webpage – SGIO Loyalty Discount Table[8]

SGIO Insurance Claims Renewals & payments Contact us My Account

Loyalty discount table

Save on your cover

With the SGIO Loyalty Discount, we reward you for your entire relationship with us. The more policies you have and the longer you stay with us, the more you get in return.
The Loyalty Discount table below shows how your savings add up depending on the number of consecutive years you've been with us and the number of eligible policies you have.

What to do?

Select the number of consecutive years you've been with us and the number of eligible policies you have to see how your savings add up.

Years of relationship	1	2	3-4	5-7	8-9	10+
25+*	12.5%	15%	17.5%	20%	22.5%	25%
10-24	10%	12.5%	15%	17.5%	20%	22.5%
5-9	7.5%	10%	12.5%	15%	17.5%	20%
3-4	5%	7.5%	10%	12.5%	15%	17.5%
0-2	0%	5%	7.5%	10%	12.5%	15%

Number of eligible policies

Return to Loyalty Discount page

*For being with us for 25 years or more, your discount level will not decrease even if you reduce the number of policies you have to just one.
The more policies you have and the longer you are with us the bigger your discount. Take out other eligible policies to maximise your savings today. Get a quote now.

The Loyalty Discount replaces our previous discount structure, and applies to new eligible policies which commence on or after 24 November 2013, and renewing eligible policies which commence on or after 6 January 2014. For more details, please refer to the Premium, Excess & Discounts Guide.

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SGIO is a provider of car insurance, motorcycle insurance, home insurance, business insurance, travel insurance, boat insurance and caravan insurance in WA. Get your insurance quotes today. For insurance in other states and territories visit NRMA Insurance in NSW, QLD, ACT & TAS, or SGIC in SA. SGIO is part of the Insurance Australia

[8] IAG.0003.0200.0342.

2.7 – SGIO Impact on Home Insurance[9]

SGIO Insurance Claims Renewals & payments Contact us My Account

Natural disasters and the impact on Home Insurance

As most Australians will be aware, there have recently been many natural disasters and extreme weather events in our part of the world. This has led to more claims and rising reinsurance prices as reinsurers now identify Australia as higher risk.

To ensure we can continue to give you quality cover, we've had to pass on some of the extra cost of reinsurance. This has contributed to an increase in premiums.

We understand any cost increase effects your household budget and provide ways for you to lower your premium, wherever possible.

Choose a higher excess for your policy	Check the discounts you're entitled to	Use our home value calculators
This means you'll pay a bit more excess if you need to claim, but your premium will be lower in the meantime. Your insurance renewal certificate will show two excess options so you can select the one that suits you best. Our Premium, Excess & Discount Guide tells you more.	To help you save, we offer: Loyalty Discount and No Claims Bonus	Calculate the current value of your home buildings and contents with our easy to use calculators. You can then also check you have the right amount of insurance, and avoid potential surprises if you need to claim.
View guide	See discounts	Calculators

Why insurers need reinsurance

Reinsurance is insurance cover for insurers. It helps to make sure an insurance company has enough money to pay claims if many of its customers are affected at the same time by a major natural disaster.

The Australian Government, through its regulatory body the Australian Prudential Regulation Authority (APRA), requires insurers to report on and regularly review their reinsurance arrangements to ensure these meet current consumer protection guidelines.

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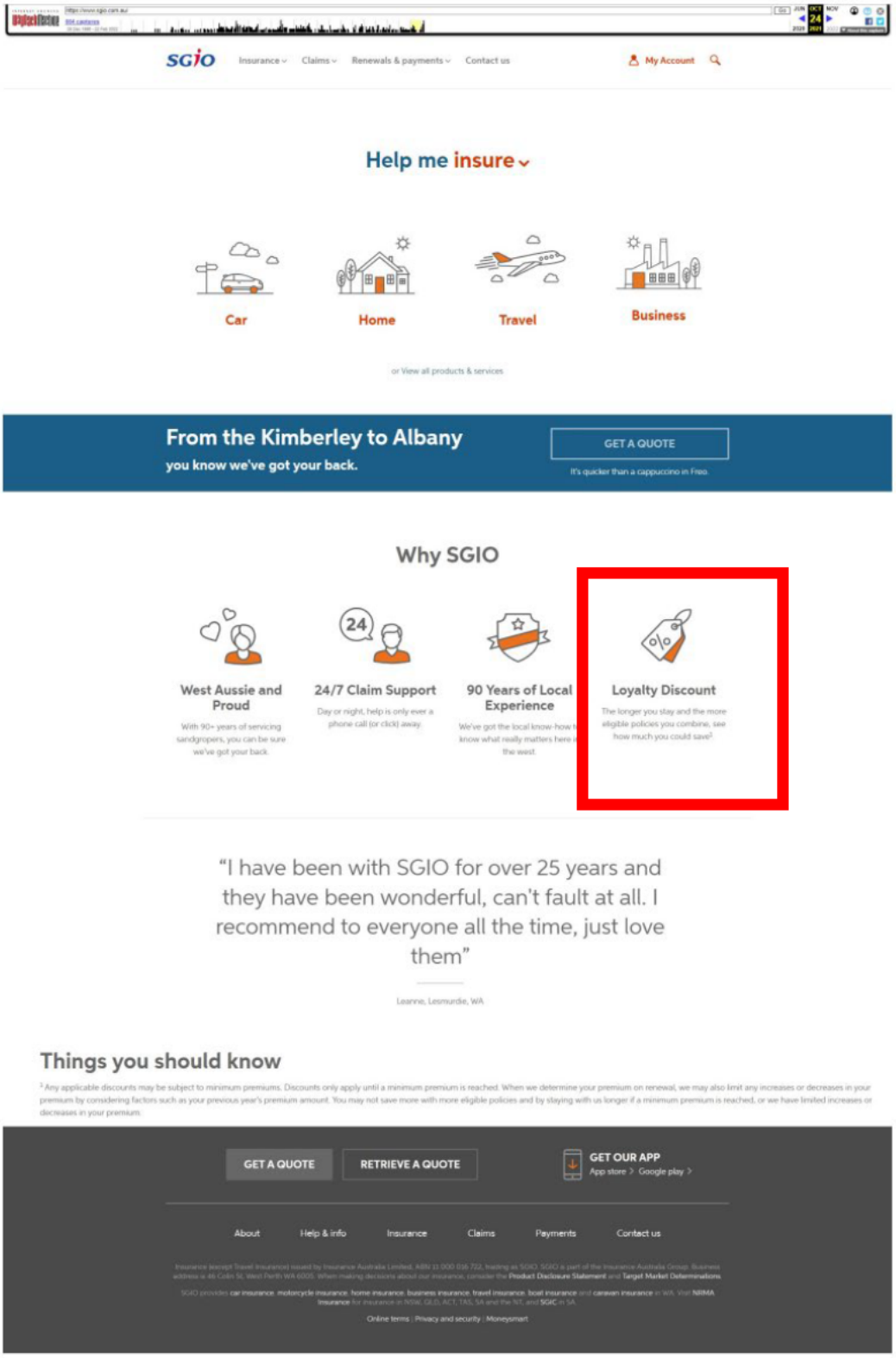
[9] IAG.0003.0200.0373.

2.8 Webpage – SGIO Home Page[10]

IAG.0003.0182.0035



[10] IAG.0003.0182.0035.

2.9 Email – SGIC [Name], thanks for considering [policy][11]

You're one step away from finalising your cover. Can't see this email? Click here

SGIC

Accommodation for up to a year if your home becomes unlivable[2]

[redacted] thanks for considering SGIC Combined Home Buildings & Contents Insurance.

Because you have 1 existing policy with us, we've applied a 12.5% loyalty discount[1] to your quote. Remember, the more policies you have with us, the more you can save.

Finalise my cover

[11] IAG.0003.0254.0048.

Here's why we think quote Personal Information for your home in Personal Information is worth it.

1

Temporary Accommodation
If something happens to your home and it's unliveable, we'll help with temporary accommodation for up to a year. [2]

2

Over 40 years of experience
We've been helping South Australians since 1971.

3

24/7 claims support
Claims support for you when you need us most.

You're one step away from being covered

Your Combined Home Buildings & Contents Insurance quote expires on 13/04/20. If you have any questions or would like to discuss your quote with someone, call us on 133 233.

133 233

Email us

Call us

Web Chat

unsubscribe privacy

Things you should know

To see if a product is right for you, always read the Product Disclosure Statement available from the product issuer, Insurance Australia Limited ABN 11 000 016 722 trading as SGIC, 80 Flinders Street Adelaide SA 5000. To email us click here.

Disclaimer

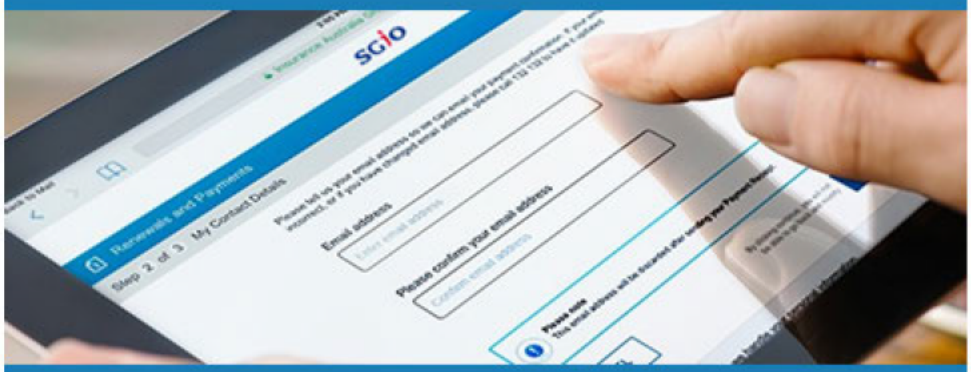
1 Loyalty discount is calculated as at 06/04/2020 and based on the number of eligible policies you hold and the length of time you've been with SGIC Insurance. On existing eligible policies discounts will apply as at the date of the next renewal.

2 Following an event we insure, and we agree to the costs (that are reasonable and appropriate) before living arrangements are made. For building insurance, we can provide temporary accommodation for up to a year. For contents insurance we can provide you with the reasonable extra rent costs for temporary accommodation for up to a year.

2.10 Email – SGIO You're saving [discount]% on your policy[12]

Stay covered and renew your policy online in minutes. Can't see this email? Click here

SGIO



Renew your cover in minutes

Hello [redacted]
Your Home Buildings Insurance policy is due for renewal on 22 August. It's quick and easy to renew online. All you need to do is review your details and make your payment. Ensuring your cover is up to date is that simple.

Renew Now

More reasons to stay with SGIO

We recently sent you your Certificate of Insurance for the year ahead, which includes a summary of your policy. Renewing your cover helps safeguard your home and provides you with:

- Temporary accommodation for up to 1 year for you, your family and your pets if something happens to your home and it's unliveable^^
- Total repair or rebuild if your home is damaged or destroyed up to the sum insured
- Lifetime guarantee on workmanship of all authorised home repairs
-

[12] IAG.0003.0254.0031.

You're saving 10% on your policy

To say thanks you'll receive a 10% Loyalty Discount on this Home Buildings Insurance policy when you renew. Remember, the longer you're with us and the more eligible policies you have, the more you could save**.

Renew Now

Kind Regards,
Personal Information
[redacted]

SGIO

Unsubscribe | Privacy | FAQs

Annexure B

IMA – RACV

PART 1 – Statements[1]

1.1 Premium, Excess, Discount & Benefits Guide (PED)

No.	Date applicable	Document type	Content of PED	Source
1.	20/03/17 (commencement) 01/05/17 (renewal)	PED	Discounts The following discounts are available depending on the type of insurance you have chosen: ➢ Years of Membership Benefit ➢ No Claim Bonus ➢ Multi-Policy Discount. … **Discounts** We offer the following discounts that you may be entitled to: ➢ Years of Membership Benefit ➢ No Claim Bonus ➢ Multi-Policy Discount. The discounts you have will be shown on your current Certificate of Insurance.	IAG.0003.0194.0395

[1] For each document type, webpage or communication type listed, the first row in the table sets out the representations contained in the document. The amendments to each subsequent version of the document, compared to the version directly above it in the table, are indicated by blue underlined text (for additions) or red strikethrough text (for deletions). Unless indicated otherwise, the representations made by each version of the document are consistent with the preceding version of that document.

No.	Date applicable	Document type	Content of PED	Source
			The way in which the discounts are applied to your premium is set out under the heading 'How we calculate your home premium' on page 2 of this guide. Years of Membership Benefit We reward you with a Years of Membership discount which is linked to the colour of your RACV membership card. RACV Years of Membership Benefit increases the longer you are with us. **Membership Card Colour** / **Years of Membership** / **Annual Discount** Blue / 0-4 years / 0% Bronze / 5-9 years / 5% Silver / 10-24 years / 10% Gold / 25-50 years / 15% Gold 50 / 51 years or more / 20% Multi-Policy Discount A Multi-Policy Discount rewards you for holding multiple RACV Insurance policies. See if you qualify for a Multi-Policy Discount#: **How to qualify** / **Multi-Policy Discount** Hold two or more of the following: Home, Landlord, Motor, Caravan & Trailer, Boat or Veteran, Vintage and Classic Vehicle Insurance. / **Save 10%** On your Home, Landlord, Motor, Caravan & Trailer, Boat or Veteran, Vintage and Classic Vehicle Insurance. To receive the Multi-Policy Discount, the qualifying products must: ➢ be current; and ➢ have at least one common insured named on each policy.	

No.	Date applicable	Document type	Content of PED	Source
			On existing policies the discount applies from the date of the next renewal after you qualify. The way in which your Multi-Policy Discount is applied to your premium is set out in the 'How we calculate your home premium' section of this guide on page 2. # Excludes Travel, Business and Farm Insurance products.	
2.	24/08/18 (commencement) 01/10/18 (renewal)	PED	**Discounts** … Years of Membership Benefit This discount applies to Home Insurance#. … # Excludes Travel, Business, Farm, Single Item and Pet Insurance products. … Multi-Policy Discount A Multi-Policy Discount rewards you for holding multiple RACV Insurance policies. See if you qualify for a Multi-Policy Discount#: … # Excludes Travel, Business, Farm, Single Item and Pet Insurance products.	IAG.0003.0194.0407
3.	19/05/19 (commencement) 30/06/19 (renewal)	PED	**No change**	IAG.0003.0012.1617 IAG.0003.0175.0222
4.	07/07/20 (commencement) 10/08/20 (renewal)	PED	**No change**	INA.0003.0001.1070

No.	Date applicable	Document type	Content of PED	Source
5.	16/08/22 (commencement) 19/09/22 (renewal)[2]	PED	**No change**	IAG.0003.0318.0005

[2] Representation current as at 13 December 2022.

1.2 Certificates of Insurance

No.	Date issued	Document type	Period over which the relevant builder was in use	Content of Certificate of Insurance	Source
6.	07/10/17	Prime Cover Home Buildings Renewal	IMA	**First Instalment** … **Your Discounts** 25% No Claim Bonus Discount Multi-Policy Discount Gold 15% Years of Membership Benefit These discounts have already been deducted from your premium. **Discounts** <u>Discounts you currently receive</u> These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement, and any applicable Supplementary PDS for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV (13 72 28). • Multi-Policy Discount $86.64 • Gold 15% Years of Membership Benefit $116.96 • 25% No Claim Bonus Discount $288.80	IAG.0003.0197.0048
7.	24/10/17	Home Buildings and Contents	Relevant COI builder in use for the period between 24/09/2017 and 17/11/2017.	**RACV's Multi-Policy Discount** We're all about returning value to our members and with RACV's Multi-Policy Discount the more insurance policies you have the more you save. As you hold two or more RACV Insurance policies, you will save 10% off each one. This	IAG.0003.0197.0019

<table>
<tr><th>No.</th><th>Date issued</th><th>Document type</th><th>Period over which the relevant builder was in use</th><th>Content of Certificate of Insurance</th><th>Source</th></tr>
<tr><td></td><td></td><td></td><td></td><td>discount has been automatically applied to your renewal premium.

On existing policies, discount takes effect from the next renewal. Excludes Travel, Business and Farm Insurance policies.

…

Your discounts

These discounts have already been deducted from your premium.

<table><tr><td>Multi-Policy Discount</td><td>$58.80</td></tr><tr><td>25% No Claim Bonus Discount</td><td>$196.00</td></tr></table>
…

Discounts

<u>Discounts you currently receive</u>

These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV.

• Multi-Policy Discount
$58.80
• 25% No Claim Bonus Discount
$196.00

<u>Additional discounts</u>

For details on how to qualify for the following discounts, contact us, or refer to the PDS.</td><td></td></tr>
</table>

No.	Date issued	Document type	Period over which the relevant builder was in use	Content of Certificate of Insurance	Source
				• RACV Years of Membership Benefit	
8.	26/10/17	Home Contents	Relevant COI builder in use for the period between 24/09/2017 and 17/11/2017.	**RACV's Multi-Policy Discount** We're all about returning value to our members and with RACV's Multi-Policy Discount the more insurance policies you have the more you could save. When you take out two or more eligible RACV Insurance Policies you'll save 10% off each one even if they are two of the same things. *On existing policies, discount takes effect from the next renewal. Excludes Travel, Business and Farm Insurance policies.* … **Discounts** <u>Additional discounts</u> For details on how to qualify for the following discounts, contact us, or refer to the PDS. • Multi-Policy Discount • RACV Years of Membership Benefit	IAG.0003.0197.0029
9.	03/01/18	Home Buildings and Contents	Relevant COI builder in use for the period between 18/11/2017 and 17/02/2018.	**RACV's Multi-Policy Discount** We're all about returning value to our members and with RACV's Multi-Policy Discount the more insurance policies you have the more you save. As you hold two or more RACV Insurance policies, you will save 10% off each one. This discount has been automatically applied to your renewal premium.	IAG.0003.0197.0212

<table>
<tr><th>No.</th><th>Date issued</th><th>Document type</th><th>Period over which the relevant builder was in use</th><th>Content of Certificate of Insurance</th><th>Source</th></tr>
<tr><td></td><td></td><td></td><td></td><td>

On existing policies, discount takes effect from the next renewal. Excludes Travel, Business and Farm Insurance policies.

…

Your discounts

These discounts have already been deducted from your premium.

<table>
<tr><td>Multi-Policy Discount</td><td>$178.17</td></tr>
<tr><td>RACV XX Years of Membership Benefit</td><td>$80.17</td></tr>
<tr><td>25% No Claim Bonus Discount</td><td>$693.89</td></tr>
</table>

…

Discounts

<u>Discounts you currently receive</u>

These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV.

- Multi-Policy Discount
$178.17
- RACV Bronze Years of Membership Benefit
$80.17
- 25% No Claim Bonus Discount
$693.89

</td><td></td></tr>
</table>

<table>
<tr><th>No.</th><th>Date issued</th><th>Document type</th><th>Period over which the relevant builder was in use</th><th>Content of Certificate of Insurance</th><th>Source</th></tr>
<tr><td>10.</td><td>06/01/18</td><td>Home Buildings</td><td>Relevant COI builder in use for the period between 18/11/2017 and 17/02/2018.</td><td>
RACV’s Multi-Policy Discount
We're all about returning value to our members and with RACV's Multi-Policy Discount the more insurance policies you have the more you could save. When you take out two or more eligible RACV Insurance Policies you’ll save 10% off each one even if they are two of the same things.
On existing policies, discount takes effect from the next renewal. Excludes Travel, Business and Farm Insurance policies.
…
Your discounts
These discounts have already been deducted from your premium.
<table>
<tr><td>RACV Bronze Years of Membership Benefit</td><td>$29.76</td></tr>
<tr><td>15% No Claim Bonus Discount</td><td>$105.05</td></tr>
</table>
…
Discounts
<u>Discounts you currently receive</u>
These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV.
• RACV Bronze Years of Membership Benefit $29.76
</td><td>IAG.0003.0197.0233</td></tr>
</table>

No.	Date issued	Document type	Period over which the relevant builder was in use	Content of Certificate of Insurance	Source
				• 15% No Claim Bonus Discount $105.05 <u>Additional discounts</u> For details on how to qualify for the following discounts, contact us, or refer to the PDS. • Multi-Policy Discount	
11.	27/01/19	Prime Cover Home Contents Renewal	Relevant COI builder in use for the period between 17/06/2018 and 17/02/2019.	**Amount Due** **…** **Your Discounts** 25% No Claim Bonus Discount Multi-Policy Discount Silver 10% Years of Membership Benefit These discounts have already been deducted from your premium. … **Discounts** <u>Discounts you currently receive</u> These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV (13 72 28). • Multi-Policy Discount $33.41 • Silver 10% Years of Membership Benefit $30.08	IAG.0003.0197.0432

<table>
<tr><th>No.</th><th>Date issued</th><th>Document type</th><th>Period over which the relevant builder was in use</th><th>Content of Certificate of Insurance</th><th>Source</th></tr>
<tr><td></td><td></td><td></td><td></td><td>25% No Claim Bonus Discount
$111.38</td><td></td></tr>
<tr><td>12.</td><td>19/10/19</td><td>Home Buildings and Contents Renewal</td><td></td><td>First Instalment
…
Your discounts
These discounts have already been deducted from your premium.
<table><tr><td>25% No Claim Bonus Discount</td><td>$534.07</td></tr><tr><td>Multi-Policy Discount</td><td>$160.23</td></tr><tr><td>Gold 15% Years of Membership Benefit</td><td>$216.29</td></tr></table>…
Discounts
<u>Discounts you currently receive</u>
These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV (13 72 28).
Multi-Policy Discount
$160.23
Gold 15% Years of Membership Benefit
$216.29
25% No Claim Bonus Discount
$534.07</td><td>IAG.0003.0012.1589</td></tr>
</table>

<table>
<tr><th>No.</th><th>Date issued</th><th>Document type</th><th>Period over which the relevant builder was in use</th><th>Content of Certificate of Insurance</th><th>Source</th></tr>
<tr><td>13.</td><td>03/12/19</td><td>Home Contents</td><td>Relevant COI builder in use for the period between 31/10/2019 and 07/12/2019.</td><td>
RACV’s Multi-Policy Discount
We're all about returning value to our members and with RACV's Multi-Policy Discount the more insurance policies you have the more you save. As you hold two or more RACV Insurance policies, you will save 10% off each one. This discount has been automatically applied to your renewal premium.
On existing policies, discount takes effect from the next renewal. Excludes Travel, Business and Farm Insurance policies.
…
Your discounts
These discounts have already been deducted from your premium.
<table>
<tr><td>Multi-Policy Discount</td><td>$56.74</td></tr>
<tr><td>15% No Claim Bonus Discount</td><td>$100.13</td></tr>
</table>
…
Discounts
<u>Discounts you currently receive</u>
These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV.
• Multi-Policy Discount
$56.74
</td><td>IAG.0003.0253.0193
IAG.0003.0253.0202</td></tr>
</table>

<table>
<tr><th>No.</th><th>Date issued</th><th>Document type</th><th>Period over which the relevant builder was in use</th><th>Content of Certificate of Insurance</th><th>Source</th></tr>
<tr><td></td><td></td><td></td><td></td><td>• 15% No Claim Bonus Discount
$100.13

<u>Additional discounts</u>

For details on how to qualify for the following discounts, contact us, or refer to the PDS, and any Supplementary PDS..

• RACV Years of Membership Benefit</td><td></td></tr>
<tr><td>14.</td><td>01/01/20</td><td>Home Buildings and Contents</td><td>Relevant COI builder in use for the period between 08/12/2019 and 18/02/2020.</td><td>Your discounts

These discounts have already been deducted from your premium.

<table><tr><td>Multi-Policy Discount</td><td>$77.32</td></tr><tr><td>20% No Claim Bonus Discount</td><td>$193.29</td></tr></table>
…

Discounts

<u>Discounts you currently receive</u>

These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV (13 72 28).

• Multi-Policy Discount
$77.32
• 20% No Claim Bonus Discount
$193.29

<u>Additional discounts</u></td><td>IAG.0003.0197.0593</td></tr>
</table>

<table>
<tr><th>No.</th><th>Date issued</th><th>Document type</th><th>Period over which the relevant builder was in use</th><th>Content of Certificate of Insurance</th><th>Source</th></tr>
<tr><td></td><td></td><td></td><td></td><td>For details on how to qualify for the following discounts, contact us, or refer to the PDS, and any applicable Supplementary PDS.
• RACV Years of Membership Benefit</td><td></td></tr>
<tr><td>15.</td><td>01/01/20</td><td>Home Buildings</td><td>Relevant COI builder in use for the period between 08/12/2019 and 18/02/2020.</td><td>RACV’s Multi-Policy Discount
We're all about returning value to our members and with RACV's Multi-Policy Discount the more insurance policies you have the more you save. As you hold two or more RACV Insurance policies, you will save 10% off each one. This discount has been automatically applied to your renewal premium.
On existing policies, discount takes effect from the next renewal. Excludes Travel, Business and Farm Insurance policies.
…
Your discounts
These discounts have already been deducted from your premium.
<table><tr><td>Multi-Policy Discount</td><td>$40.88</td></tr><tr><td>RACV Silver Years of Membership Benefit</td><td>$36.79</td></tr><tr><td>25% No Claim Bonus Discount</td><td>$136.26</td></tr></table>…
Discounts
<u>Discounts you currently receive</u></td><td>IAG.0003.0197.0558</td></tr>
</table>

No.	Date issued	Document type	Period over which the relevant builder was in use	Content of Certificate of Insurance	Source
				These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV (13 72 28). • Multi-Policy Discount $40.88 • RACV Silver Years of Membership Benefit $36.79 • 25% No Claim Bonus Discount $136.26	
16.	05/06/21	Prime Cover Home Buildings and Contents Renewal		**Amount Due** … **Your Discounts** 25% No Claim Bonus Discount Multi-Policy Discount Gold 15% Years of Membership Benefit These discounts have already been deducted from your premium. **Discounts** <u>Discounts you currently receive</u> These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV (13 72 28).	RACV.0011.0001.0081

<table>
<tr><th>No.</th><th>Date issued</th><th>Document type</th><th>Period over which the relevant builder was in use</th><th>Content of Certificate of Insurance</th><th>Source</th></tr>
<tr><td></td><td></td><td></td><td></td><td>Multi-Policy Discount
$106.09
Gold 15% Years of Membership Benefit
$143.21
25% No Claim Bonus Discount
$353.62</td><td></td></tr>
<tr><td>17.</td><td>04/01/22</td><td>Home Buildings</td><td>Relevant COI builder in use for the period between 05/12/2021 and 01/08/2022.</td><td>RACV member benefits

When you purchase insurance with RACV, you get more than just cover. We’re a membership organisation and we’re all about returning value to our members through quality services, great value products, as well as a wide range of member benefits and discounts. To find out more, visit racv.com.au

…

Your discounts

These discounts have already been deducted from your premium.
<table>
<tr><td>Multi-Policy Discount</td><td>$63.43</td></tr>
<tr><td>RACV Bronze Years of Membership Benefit</td><td>$28.55</td></tr>
<tr><td>25% No Claim Bonus Discount</td><td>$211.45</td></tr>
</table>
…

Discounts you currently receive

These discounts have already been deducted from your premium. Please refer to the Premium Excess and Discounts guide for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV.</td><td>IAG.0003.0177.0016</td></tr>
</table>

<table>
<tr><th>No.</th><th>Date issued</th><th>Document type</th><th>Period over which the relevant builder was in use</th><th>Content of Certificate of Insurance</th><th>Source</th></tr>
<tr><td></td><td></td><td></td><td></td><td>Multi-Policy Discount
$63.43
RACV Bronze Years of Membership Benefit
$28.55
25% No Claim Bonus Discount
$211.45</td><td></td></tr>
<tr><td>18.</td><td>15/02/22[3]</td><td>Home Buildings and Contents</td><td>Relevant COI builder in use for the period between 05/12/2021 and 01/08/2022.</td><td>RACV member benefits

When you purchase insurance with RACV, you get more than just cover. We’re a membership organisation and we’re all about returning value to our members through quality services, great value products, as well as a wide range of member benefits and discounts. To find out more, visit racv.com.au

…

Your discounts

These discounts have already been deducted from your premium.<table><tr><td>Multi-Policy Discount</td><td>$112.98</td></tr><tr><td>RACV Bronze Years of Membership Benefit</td><td>$50.84</td></tr><tr><td>15% No Claim Bonus Discount</td><td>$199.37</td></tr></table>…

Discounts you currently receive

These discounts have already been deducted from your premium. Please refer to the Premium Excess and Discounts guide for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled</td><td>IAG.0003.0177.0001</td></tr>
</table>

[3] Representation current as at 17 January 2023.

No.	Date issued	Document type	Period over which the relevant builder was in use	Content of Certificate of Insurance	Source
				to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV. • Multi-Policy Discount $112.98 • RACV Bronze Years of Membership Benefit $50.84 • 15% No Claim Bonus Discount $199.37	

1.3 Webpages

<table>
<tr><th>No.</th><th>Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]</th><th>Webpage title</th><th>Content of webpage</th><th>Source</th></tr>
<tr><td><u>18A.</u>

ENTIRE ENTRY ADDED DEC 2023</td><td>21/01/2018</td><td>RACV Membership Benefits</td><td>
Years of Membership Benefits
The longer you're a member the more you save on many RACV products and services.
…
<table>
<tr><th>Our Years of Membership Benefits discounts</th><th>5-9 years Bronze Member</th><th>10-24 years Silver Member</th><th>25-50 years Gold Member</th><th>50+ years Gold 50 Member</th></tr>
<tr><td>Annual discount available for RACV products</td><td>5%</td><td>10%</td><td>15%</td><td>20%</td></tr>
</table>
For more information on the product or discount received, simply click on the product name below.
…
• RACV Motor & Home Insurance**
…
• **The discount does not apply to Business, Farm and Single Item Insurance policies. RACV Home, Motor, Landlord, Boat; Caravan, Trailer and Veteran, Vintage & Classic Insurance are issued by Insurance Manufacturers of Australia limited ABN 93 004 208 084 AFS licence No. 227678. Please consider the Product Disclosure Statements. For a copy call 13 RACV (13 7228).
</td><td>INA.0003.0006.0048</td></tr>
</table>

[4] The webpages were published at least during the period on or between the date(s) listed.

<table>
<tr><th>No.</th><th>Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]</th><th>Webpage title</th><th>Content of webpage</th><th>Source</th></tr>
<tr><td><u>18B</u>

ENTIRE ENTRY ADDED DEC 2023.</td><td>23/10/2018</td><td>RACV Membership Benefits</td><td>

Years of Membership Benefits

Be rewarded for your loyalty. The longer you're a member the more you save on many RACV products and services.

…

Our Years of Membership Benefits discounts	5-9 years Bronze Member	10-24 years Silver Member	25-50 years Gold Member	50+ years Gold 50 Member
Annual discount available for RACV products	5%	10%	15%	20%

For more information on the product or discount received, simply click on the product name below.

…

- RACV Motor & Home Insurance**

…

- **The discount does not apply to Business, Farm and Single Item Insurance policies. RACV Home, Motor, Landlord, Boat; Caravan, Trailer and Veteran, Vintage & Classic Insurance are issued by Insurance Manufacturers of Australia limited ABN 93 004 208 084 AFS licence No. 227678. Please consider the Product Disclosure Statements. For a copy call 13 RACV (13 7228).

…

</td><td>INA.0003.0006.0090</td></tr>
</table>

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
19.	**04/07/22-04/07/22** 04/07/22-16/08/22 **16/08/22-29/09/22**	RACV Home and Contents Insurance	**Multi-Policy discounts** The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1] … *The Premium, Excess and Discounts guide (PED) provides further details on how we calculate your premium, excess levels and discounts.* … *[1] The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.* … *Read the Product Disclosure Statement for a full list and description of items covered in building, contents and combined policies. The Premium, Excess and Discounts guide (PED) provides further details on how we calculate your premium, excess levels and discounts.*	**RACV.0012.0001.0005** RACV.0012.0001.0012 **RACV.0012.0001.0015**
20.	**29/09/22 - 04/11/22** 04/11/22-24/11/22 **24/11/22-13/12/22**	RACV Home and Contents Insurance	~~**Multi-Policy discounts**~~ ~~The more RACV insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1]~~ **Stay with us and save**	**RACV.0012.0001.0022** RACV.0012.0001.0025 **RACV.0012.0001.0028** RACV.0012.0001.0031

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	13/12/22- Still live as at 23/01/23		Save on your policy with discounts the longer you're with us.^ Plus, take out two or more insurance policies and save 10% on each.[1] ... *The Premium, Excess and Discounts guide (PED) provides further details on how we calculate your premium, excess levels and discounts.* ... ^RACV Years of Membership at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount. [1] *The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.*	
21.	**23/04/21-30/04/21** 30/04/21-13/07/21 **13/07/21-17/08/21**	Compare home insurance policies	**Multi-Policy discounts** The more RACV insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1] ... [1] *The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm insurance products. To qualify for the Multi-Policy Discount, Members must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au.*	**RACV.0012.0001.0033** RACV.0012.0001.0034 **RACV.0012.0001.0035**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
22.	**17/08/21-18/08/21** 18/08/21-20/08/21 **22/10/21-01/04/22**	Compare home insurance policies	**Multi-Policy discounts** The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1] ... [1] *The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm insurance products. To qualify for the Multi-Policy Discount, ~~Members~~ you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.*	**RACV.0012.0001.0037** RACV.0012.0001.0038 **RACV.0012.0001.0040**
23.	26/11/19-26/11/19	RACV Home and Motor Insurance	The more insurance policies you have with us, the more you could save. When you take out two or more eligible RACV insurance policies you'll receive 10% off each*	RACV.0012.0001.0059 RACV.0012.0001.0070
24.	**29/01/20 - 29/01/20** 29/01/20-29/01/20 **29/01/20-29/01/20** 29/01/20-30/01/20	RACV Home and Motor Insurance	~~**The more insurance policies you have with us, the more you could save. When you take out two or more eligible RACV insurance policies you'll receive 10% off each***~~ **Get 10% off each policy when you take out two or more eligible RACV insurance policies.** **It even applies if you have two of the same policy, like two eligible home policies or two eligible car policies*.** **...** **RACV rewards loyalty**	**RACV.0012.0001.0084** RACV.0012.0001.0085 **RACV.0012.0001.0086** RACV.0012.0001.0087 **RACV.0012.0001.0088** RACV.0012.0001.0089 **RACV.0012.0001.0060**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	30/01/20-10/02/20 10/02/20-02/03/20 **02/03/20-09/04/20** 09/04/20-15/04/20 **15/04/20-16/04/20** 16/04/20-05/05/20 **05/05/20-02/07/20** 02/07/20-29/07/20 **29/07/20-25/03/21**		**The longer you are with RACV the more you save**. If you have certain other RACV products, you can save even more on eligible Insurance with RACV's Multi Policy Discount.** **...** ***On existing policies discount takes effect at next renewal. Excludes Travel, Business, Farm, Single Item and Pet Insurance products.** ****RACV Years of Membership – at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount. Excludes Travel, Business, Farm, Single Item and Pet Insurance products. On existing policies, discount takes effect at next renewal.**	RACV.0012.0001.0061 **RACV.0012.0001.0062** RACV.0012.0001.0063 **RACV.0012.0001.0064** RACV.0012.0001.0065 **RACV.0012.0001.0066**
25.	**25/03/21-27/03/21**	RACV Home and Motor Insurance	**Get 10% off each policy when you take out two or more eligible RACV insurance policies.**	**RACV.0012.0001.0067** RACV.0012.0001.0068

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	27/03/21-12/07/21		It even applies if you have two of the same policy, like two eligible home policies or two eligible car policies*. ... **RACV rewards loyalty** The longer you are with RACV the more you save**. If you have certain other RACV products, you can save even more on eligible Insurance with RACV's Multi Policy Discount. ... *On existing policies discount takes effect at next renewal. Excludes Travel, Business, Farm~~,~~ and Single Item ~~and Pet~~ Insurance products. **RACV Years of Membership – at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount. Excludes Travel, Business, Farm~~,~~ and Single Item ~~and Pet~~ Insurance products. On existing policies, discount takes effect at next renewal.	
26.	**12/07/21-13/07/21** 13/07/21-13/07/21 **13/07/21-23/07/21**	RACV Home and Motor Insurance	**Get 10% off each policy when you take out two or more eligible RACV insurance policies.** It even applies if you have two of the same policy, like two eligible home policies or two eligible car policies*. ... **RACV rewards loyalty**	**RACV.0012.0001.0069** RACV.0012.0001.0071 **RACV.0012.0001.0072**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
			The longer you are with RACV the more you save**. If you have certain other RACV products, you can save even more on eligible Insurance with RACV's Multi Policy Discount. ... *On existing policies discount takes effect at next renewal. Excludes Travel, Business~~,~~ and Farm ~~and Single Item~~ Insurance products. **RACV Years of Membership – at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount. Excludes Travel, Business~~,~~ and Farm ~~and Single Item~~ Insurance products. On existing policies, discount takes effect at next renewal.	
27.	23/07/21 – 17/08/21	RACV Home and Motor Insurance	**Get 10% off each policy when you take out two or more eligible RACV insurance policies.** It even applies if you have two of the same policy, like two eligible home policies or two eligible car policies*. ... **RACV rewards loyalty** The longer you are with RACV the more you save*~~*~~. If you have certain other RACV products, you can save even more on eligible Insurance with RACV's Multi Policy Discount. ... ~~*On existing policies discount takes effect at next renewal. Excludes Travel, Business and Farm Insurance products.~~	RACV.0012.0001.0073

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
			*The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, Members must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au. ~~**RACV Years of Membership – at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount. Excludes Travel, Business and Farm Insurance products.~~ ~~On existing policies, discount takes effect at next renewal.~~	
28.	**17/08/21 - 18/08/21** 18/08/21-22/10/21 **22/10/21-22/10/21** 22/10/21-16/11/22	RACV Home and Motor Insurance	**Get 10% off each policy when you take out two or more eligible RACV insurance policies.** It even applies if you have two of the same policy, like two eligible home policies or two eligible car policies*. ... **RACV rewards loyalty** The longer you are with RACV the more you save*. If you have certain other RACV products, you can save even more on eligible Insurance with RACV's Multi Policy Discount. ... *The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, ~~Members~~ you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au.	**RACV.0012.0001.0074** RACV.0012.0001.0075 **RACV.0012.0001.0076** RACV.0012.0001.0077
29.	**16/11/22-16/11/22**	RACV Home and Motor Insurance	~~**Get 10% off each policy when you take out two or more eligible RACV insurance policies.**~~	**RACV.0012.0001.0078** RACV.0012.0001.0079

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	16/11/22-30/11/22 **30/11/21-02/11/22** 02/11/22- Still live as at 23/01/23		~~It even applies if you have two of the same policy, like two eligible home policies or two eligible car policies*.~~ The more insurance policies you have with us, the more you could save. When you take out two or more eligible RACV Insurance policies you'll receive 10% off each.* ** The Multi Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.* ... **RACV rewards loyalty** The longer you are with RACV the more you save*. If you have certain other RACV products, you can save even more on eligible Insurance with RACV's Multi Policy Discount. ... *The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	**RACV.0012.0001.0080** RACV.0012.0001.0082

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
30.	**24/12/20-02/02/21** 24/12/20-02/02/21 **02/02/21-25/03/21** 02/02/21-02/03/21 **25/03/21-27/03/21** 06/04/21-21/04/21 **23/04/21-30/08/21**	RACV Building Insurance	**Multi-Policy discounts** The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1] … **Terms and conditions** … [1] To qualify for the Multi-Policy Discount, Members must hold two eligible RACV Insurance policies. Excludes Travel, Business Farm, Single Item and Pet Insurance products. On existing policies, discount takes effect at next renewal.	**INA.0014.0002.0935** INA.0014.0002.0966 **INA.0014.0002.0933** INA.0014.0002.0956 **INA.0014.0002.0925** INA.0014.0002.0930 **INA.0014.0002.0491**
31.	**23/07/21 – 17/08/21** 17/08/21-18/08/21 **20/08/21-25/10/21**	RACV Building Insurance	**Multi-Policy discounts** The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1] … **Terms and conditions** …	**INA.0014.0002.0954** INA.0014.0002.0955 **INA.0014.0002.0942**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
			~~[1] To qualify for the Multi-Policy Discount, Members must hold two eligible RACV Insurance policies. Excludes Travel, Business Farm, Single Item and Pet Insurance products. On existing policies, discount takes effect at next renewal.~~ [1]The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	
32.	**04/07/22-04/07/22** 04/07/22-16/08/22 **04/07/22-16/08/22** 16/08/22-27/09/22 **16/08/22-27/09/22** 16/08/22-27/09/22	RACV Building Insurance	**Multi-Policy discounts** The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1] … ~~**Terms and conditions**~~ … [1]The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, ~~you~~ Members must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	**RACV.0012.0001.0107** RACV.0012.0001.0108 **RACV.0012.0001.0109** RACV.0012.0001.0090 **RACV.0012.0001.0091** RACV.0012.0001.0092
33.	**27/09/22 - 20/10/22**	RACV Building Insurance	~~**Multi-Policy discounts**~~	**RACV.0012.0001.0094** RACV.0012.0001.0095

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	27/09/22 - 20/10/22 **27/09/22 - 20/10/22**		~~The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1]~~ … **Motor Insurance** Whether you're looking for basic cover or a policy with all the bells and whistles, explore a range of great-value RACV insurance options ~~today~~ for your lifestyle and budget. Plus, if you take out motor insurance with building insurance, you save 10% on each policy.[1] … ^RACV Years of Membership – at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount. [1]The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, Members must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	**RACV.0012.0001.0096**
34.	**20/10/22-04/11/22** 20/10/22-04/11/22	RACV Building Insurance	**Stay with us and save** Save on your policy with discounts the longer you're with us.^ Plus, take out two or more Insurance policies and save 10% on each.[1] …	**RACV.0012.0001.0097** RACV.0012.0001.0098 **RACV.0012.0001.0099** RACV.0012.0001.0100

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	20/10/22-04/11/22 04/11/22-24/11/22 **04/11/22-24/11/22** 04/11/22-24/11/22 **24/11/22-Still live as at 23/01/23** 24/11/22-Still live as at 23/01/23 **24/11/22-Still live as at 23/01/23**		^RACV Years of Membership – at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount. [1]The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	**RACV.0012.0001.0101** RACV.0012.0001.0102 **RACV.0012.0001.0103** RACV.0012.0001.0104 **RACV.0012.0001.0105**
35.	**29/10/20-04/11/20** 04/11/20-26/11/20	RACV Contents Insurance	**Multi-Policy discounts** The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1] …	**INA.0014.0002.1087** INA.0014.0002.1021 **INA.0014.0002.1057** INA.0014.0002.1029

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	04/11/20-04/11/20 26/11/20-24/12/20 **25/03/21-27/03/21** 31/03/21-31//03/21 **31//03/21-22/04/21** 22/04/21-23/07/21		[1] To qualify for the Multi-Policy Discount, Members must hold two eligible RACV Insurance policies. Excludes Travel, Business Farm, Single Item and Pet Insurance Products. On existing policies, discount takes effect at next renewal.	**INA.0014.0002.0990** INA.0014.0002.0982 **INA.0014.0002.1003** INA.0014.0002.1032
36.	23/07/21-17/08/21	RACV Contents Insurance	**Multi-Policy discounts** The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1] … ~~[1] To qualify for the Multi-Policy Discount, Members must hold two eligible RACV Insurance policies. Excludes Travel, Business Farm, Single Item and Pet Insurance Products. On existing policies, discount takes effect at next renewal.~~ [1]The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, Members must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au.	INA.0014.0002.1059

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
37.	**17/08/21-18/08/21** 18/08/21-20/08/21 **20/08/21-25/08/21** 20/08/21-20/08/21 **25/10/21-04/11/21** 12/11/21-17/01/22 **04/07/22-04/07/22** 04/07/22-04/07/22 **04/07/22-16/08/22** 04/07/22-16/08/22	RACV Contents Insurance	**Multi-Policy discounts** The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1] … [1]The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, ~~Members~~ you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	**INA.0014.0002.1020** INA.0014.0002.1030 **INA.0014.0002.1005** INA.0014.0002.1065 **INA.0014.0002.1080** INA.0014.0002.0488 **RACV.0012.0001.0110** RACV.0012.0001.0111 **RACV.0012.0001.0113** RACV.0012.0001.0114 **RACV.0012.0001.0115** RACV.0012.0001.0117 **RACV.0012.0001.0118** RACV.0012.0001.0119

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	04/07/22-16/08/22 16/08/22-29/09/22 **16/08/22-29/09/22** 16/08/22-29/09/22			
38.	**29/09/22-04/11/22** 29/09/22-04/11/22 **29/09/22-04/11/22** 04/11/22-24/11/22 **04/11/22-24/11/22** 04/11/22-24/11/22	RACV Contents Insurance	~~**Multi-Policy discounts**~~ ~~The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1]~~ **Stay with us and save** Save on your policy with discounts the longer you're with us.^ Plus, take out two or more insurance policies and save 10% on each.[1] … ^RACV Years of Membership – at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount. [1]The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more	**RACV.0012.0001.0121** RACV.0012.0001.0122 **RACV.0012.0001.0123** RACV.0012.0001.0125 **RACV.0012.0001.0126** RACV.0012.0001.0127 **RACV.0012.0001.0128** RACV.0012.0001.0129 **RACV.0012.0001.0130**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	24/11/22- Still live as at 23/01/23 24/11/22- Still live as at 23/01/23 **24/11/22- Still live as at 23/01/23**		eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	
39.	**03/09/20-01/12/20** 01/12/20-24/12/20 **01/12/20-24/12/20** 05/02/21-22/02/21 **22/02/21-27/03/21** 22/02/21-22/02/21	RACV Home Insurance	**Multi-Policy discounts** The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1] … [1] To qualify for the Multi-Policy Discount, Members must hold two eligible RACV Insurance policies. Excludes Travel, Business Farm, Single Item and Pet Insurance Products. On existing policies, discount takes effect at next renewal.	INA.0014.0002.1150 INA.0014.0002.1096 INA.0014.0002.0983 INA.0014.0002.1131 **INA.0014.0002.1114** INA.0014.0002.1181 **INA.0014.0002.1195** INA.0014.0002.1159 **INA.0014.0002.1197** INA.0014.0002.1144 **INA.0014.0002.1193**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	22/02/21-22/02/21 31/03/21-31/03/21 **31/03/21-06/04/21** 06/04/21-06/04/21 **06/04/21-22/04/21** 22/04/21-06/05/21 **06/05/21-06/05/21** 06/05/21-13/07/21			INA.0014.0002.1099 **INA.0014.0002.1143** INA.0014.0002.1132
40.	**13/07/21-17/08/21** 17/08/21-18/08/21	RACV Home Insurance	**Multi-Policy discounts** The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1] …	**INA.0014.0002.1100** INA.0014.0002.1155 **INA.0014.0002.1163** INA.0014.0002.1137

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	18/08/21-20/08/21 20/08/21-09/09/21 **09/09/21-22/10/21** 22/10/21-25/10/21 **26/11/21-02/02/22** 04/11/21-10/03/22		[1]The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, ~~Members~~ you must hold two eligible RACV Insurance policies. ~~Excludes Travel, Business, Farm, Single Item and Pet Insurance products. On existing policies, discount takes effect at next renewal.~~ For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	**INA.0014.0002.1105** INA.0014.0002.1167 **INA.0014.0002.0976** INA.0014.0002.1173
41.	**06/05/22-03/06/22** 03/06/22-04/07/22 **04/07/22-04/07/22** 04/07/22-04/07/22	RACV Home Insurance	… **How can I lower my premium?** There are a few things you can do to save on your premium. … **Add more policies** When you have two or more eligible RACV Insurance policies, you'll save 10% off each, thanks to our Multi-Policy Discount. That means combined buildings and contents policies automatically save.	**RACV.0012.0001.0184** RACV.0012.0001.0185 **RACV.0012.0001.0186** RACV.0012.0001.0187 **RACV.0012.0001.0188**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	04/07/22-29/09/22		But it's not just for home insurance – all RACV motor, caravan and trailer, and boat insurance policies are also eligible. **Stick with RACV** The longer you're a Member, the more you can save on RACV Insurance policies (and other eligible products). It's our way of thanking you for staying with us.	
42.	**29/09/22-16/10/22** 16/10/22-16/10/22 **16/10/22-20/10/22** 20/10/22-23/10/22 **23/10/22-25/10/22** 25/10/22-04/11/22 **04/11/22-24/11/22**	RACV Home Insurance	~~**Multi-Policy discounts**~~ ~~The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1]~~ **Stay with us and save** Save on your policy with discounts the longer you're with us.^ Plus, take out two or more insurance policies and save 10% on each.[1] … ^RACV Years of Membership – at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount.	**RACV.0012.0001.0132** RACV.0012.0001.0133 **RACV.0012.0001.0134** RACV.0012.0001.0135 **RACV.0012.0001.0136** RACV.0012.0001.0137 **RACV.0012.0001.0138** RACV.0012.0001.0140

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	24/11/22 - Still live as at 23/01/23			
43.	**05/05/20-16/06/20** 16/06/20-02/07//20 **02/07//20-02/07//20** 02/07//20-12/10//20 **12/10//20-07/12//20** 07/12//20-27/03/21	RACV Insurance	The more insurance policies you have with us, the more you could save. When you take out two or more eligible RACV Insurance policies you'll receive 10% off each.* … **Our existing policies discount takes effect at next renewal. Excludes Travel, Business, Farm, Single Item and Pet Insurance Products.*	**RACV.0012.0001.0148** RACV.0012.0001.0149 **RACV.0012.0001.0150** RACV.0012.0001.0151 **RACV.0012.0001.0152** RACV.0012.0001.0154
44.	**27/03/21-30/04/21** 30/04/21-17/08/21	RACV Insurance	The more insurance policies you have with us, the more you could save. When you take out two or more eligible RACV Insurance policies you'll receive 10% off each.* … ~~**Our existing policies discount takes effect at next renewal. Excludes Travel, Business, Farm, Single Item and Pet Insurance Products.*~~	**RACV.0012.0001.0155** RACV.0012.0001.0156

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
			** The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm products. To qualify for the Multi-Policy Discount, Members must hold two eligible RACV insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au.*	
45.	**17/08/21-18/08/21** 18/08/21-10/09/21 **10/09/21-16/09/21** 16/09/21-22/10/21 **22/10/21-16/11/21** 16/11/21-16/11/21 **16/11/21-30/11/21** 30/11/21-Last publication date unknown as previous version was not	RACV Insurance	The more insurance policies you have with us, the more you could save. When you take out two or more eligible RACV Insurance policies you'll receive 10% off each.* … ** The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm products. To qualify for the Multi-Policy Discount, ~~Members~~ you must hold two eligible RACV insurance policies. For further details, see the Premium, Excess and Discounts guide (PED) at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.*	**RACV.0012.0001.0157** RACV.0012.0001.0158 **RACV.0012.0001.0160** RACV.0012.0001.0161 **RACV.0012.0001.0162** RACV.0012.0001.0163 **RACV.0012.0001.0164** RACV.0012.0001.0166 **RACV.0012.0001.0167** RACV.0012.0001.0168 **RACV.0012.0001.0170** RACV.0012.0001.0171 **RACV.0012.0001.0172** RACV.0012.0001.0173 **RACV.0012.0001.0175**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	available in backups **26/05/22-26/05/22** 26/05/22-26/05/22 **26/05/22-26/05/22** 26/05/22-26/05/22 **26/05/22-01/06/22** 01/06/22-24/11/22 **24/11/22-Still live as at 23/01/23**			
46.	**13/03/19-14/03/19** 14/03/19-28/03/19	Make the move	**Member savings of 5% to 20%** As an RACV member there's also a range of ways to save with RACV Home Insurance. With our Years of Membership Benefits you'll be rewarded for your loyalty with a discount of 5% to 20% off RACV Home Insurance*	**RACV.0012.0001.0201** RACV.0012.0001.0202 **RACV.0012.0001.0203** RACV.0012.0001.0204

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	28/03/19-28/03/19 28/03/19-29/01/20 **29/01/20-15/04/20** 15/04/20-01/07/20 **01/07/20-01/07/20** 01/07/20-27/03/21 **27/03/21-20/04/21** 27/03/21-12/07/21 **12/07/21-13/07/21** 13/07/21-17/08/21		If you have two or more eligible RACV Insurance policies, you can also qualify for a 10% Multi-Policy Discount off each policy[#] ... *RACV Years of Membership: At 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold cardholders receive a 20% discount. Excludes Travel, Business, Farm and Single Item Insurance products. On existing policies, discount takes effect at next renewal. [#]To qualify for the Multi-Policy Discount, members must hold two eligible RACV Insurance policies. Excludes Travel, Business, Farm, and Single Item Insurance products. On existing policies, discount takes effect at next renewal.	**RACV.0012.0001.0205** RACV.0012.0001.0206 **RACV.0012.0001.0207** RACV.0012.0001.0208 **RACV.0012.0001.0209** RACV.0012.0001.0191 **RACV.0012.0001.0192** RACV.0012.0001.0193

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
47.	**17/08/21-18/08/21** 18/08/21-21/10/21 **21/10/21-16/11/21** 16/11/21-19/11/21 **19/11/21-26/11/21** 26/11/21- Still live as at 23/01/23	Make the move	**Member savings of 5% to 20%** As an RACV Member there's also a range of ways to save with RACV Home Insurance. With our Years of Membership Benefits you'll be rewarded for your loyalty with a discount of 5% to 20% off RACV Home Insurance* If you have two or more eligible RACV Insurance policies, you can also qualify for a 10% Multi-Policy Discount off each policy#* … ~~*RACV Years of Membership: At 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold cardholders receive a 20% discount. Excludes Travel, Business, Farm and Single Item Insurance products. On existing policies, discount takes effect at next renewal.~~ ~~#To qualify for the Multi-Policy Discount, members must hold two eligible RACV Insurance policies. Excludes Travel, Business, Farm, and Single Item Insurance products. On existing policies, discount takes effect at next renewal.~~ *The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases and decreases in your premium.	**RACV.0012.0001.0194** RACV.0012.0001.0195 **RACV.0012.0001.0196** RACV.0012.0001.0197 **RACV.0012.0001.0198** RACV.0012.0001.0199
48.	**20/04/22-20/04/22**	Membership benefits	**Membership benefits** *Are you making the most of your membership?*	**RACV.0012.0001.0210** RACV.0012.0001.0211

<table>
<tr><th>No.</th><th>Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]</th><th>Webpage title</th><th>Content of webpage</th><th>Source</th></tr>
<tr>
<td></td>
<td>20/04/22-09/06/22
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16/09/22-16/09/22
16/09/22-19/09/22
19/09/22-27/09/22
27/09/22-30/09/22
30/09/22-01/10/22
01/10/22-04/11/22</td>
<td></td>
<td>Every day, RACV Members take advantage of their exclusive benefits and discounts. Now it’s your turn.
…
Save more
The more eligible RACV Insurance policies you hold or the longer you’re a Member, the more you save.*
…
RACV Membership provides access to more savings than you can imagine. All you have to do is purchase or renew an RACV subscription product.
Years of Membership benefits
Our Years of Membership Benefits program is based on your continuous years of membership and links to the colour of your membership card.
The longer you’re a Member with us, the more you can save on eligible RACV products and services. It’s our way of saying thank you for your loyalty.
<table>
<tr><th></th><th>Blue
0-5 years</th><th>Bronze
5-9 years</th><th>Silver
10-24 years</th><th>Gold
25-50 years</th><th>Gold 50
50+ years</th></tr>
<tr><td>Annual discount available for selected RACV products</td><td>N/A</td><td>5%</td><td>10%</td><td>15%</td><td>20%</td></tr>
</table>
Terms and conditions
* The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For</td>
<td>RACV.0012.0001.0212
RACV.0012.0001.0214
RACV.0012.0001.0215
RACV.0012.0001.0216
RACV.0012.0001.0218
RACV.0012.0001.0219
RACV.0012.0001.0220
RACV.0012.0001.0221
RACV.0012.0001.0222</td>
</tr>
</table>

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
			further details, see the Premium, Excess and Discounts guide atracv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium. … **Frequently asked questions** How do I become an RACV Member? When you buy a renewable RACV product, you automatically become an RACV Member. Examples of products that make you a Member include: • Emergency Home Assist • Emergency Roadside Assistance • Motor Insurance • Home Insurance • Car loans and personal loans. By becoming an RACV Member, you get access to a range of great discounts and offers across travel, retail and motoring. Can I become an RACV Member without buying a renewable product? Yes. You can buy a personal membership for $42 a year and get access to all the same benefits you would get if you purchased a renewable product. These include: • everyday discounts with major Australian retailers • special holiday and travel offers at our resorts and with a range of travel partners	

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
			• savings on over 33000 attractions and experiences across Australia and New Zealand. You can also enjoy special Member prices on RACV products and services, savings of 10% per policy when you hold more than one eligible RACV Insurance policy, and loyalty rewards with our Years of Membership Benefits Program. … * The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide atracv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	
49.	**04/11/22-18/11/22** 18/11/22-18/11/22 **18/11/22-29/11/22** 29/11/22-01/12/22 **01/12/22-08/12/22**	Membership benefits	**Terms and conditions** ~~‡The discount applies to ongoing monitoring fees when purchased with an RACV Home Security System. It does not apply to the Home Security System itself.~~ ∞On existing RACV Emergency Roadside Assistance and RACV Emergency Home Assist subscriptions, the discount applies from the next renewal after you qualify. The discount does not apply to the one-off establishment fee for either RACV Emergency Roadside Assistance or RACV Emergency Home Assist. RACV Finance is subject to RACV lending criteria. Conditions, fees and charges apply. Member discount not available through finance brokers, third parties or intermediaries or on any 'special' rate promotions. … ~Only valid at One Lifestyle at RACV Torquay Resort. ** The information provided is general advice only. Before making any decisions please consider your own circumstances and the Product Disclosure Statement and Target Market Determinations. For copies, visitracv.com.au. …	**RACV.0012.0001.0223** RACV.0012.0001.0224 **RACV.0012.0001.0225** RACV.0012.0001.0226 **RACV.0012.0001.0227** RACV.0012.0001.0228 **RACV.0012.0001.0229**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	08/12/22-08/12/22 **08/12/22- Still live as at 23/01/23**		* The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide atracv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	
50.	**27/04/20-06/07/20** 06/07/20-06/07/20 **06/07/20-11/12/20** 11/12/20-17/02/21	RACV Years of Membership Benefits Refunds	**What is a Years of Membership Benefits discount?** ~~The~~ Your Years of Membership Benefits discount is based on your continuous years of membership and is reflected in the colour of your membership card. The longer your RACV membership continues, the greater the discount. …	**RACV.0012.0001.0268** RACV.0012.0001.0269 **RACV.0012.0001.0270** RACV.0012.0001.0238
51.	**12/07/18-05/09/19** 14/02/20-18/01/21	Retrieve quote	The more insurance policies you have with us, the more you could save. When you take out two or more RACV Insurance policies you'll receive 10% off each. *On existing policies discount takes effect at next renewal. Excludes Travel, Business and Farm Insurance products.	**RACV.0012.0001.0271** RACV.0012.0001.0273
52.	**18/01/21 – Still live as at 23/01/23**	Retrieve quote	The more insurance policies you have with us, the more you could save. When you take out two or more eligible RACV Insurance policies you'll receive 10% off each.*	**RACV.0012.0001.0274**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
			~~*On existing policies discount takes effect at next renewal. Excludes Travel, Business and Farm Insurance products.~~ *The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance Products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	
53.	**08/01/20-08/01/20** 08/01/20-09/01/20 **09/01/20-15/01/20** 15/01/20-15/01/20 **15/01/20-20/01/20** 20/01/20-30/01/20 **30/01/20-07/02/20**	RACV Membership Benefits	**Years of membership benefits** **The Program** RACV's Years of Membership Benefits program is based on your continuous years of membership and links to the colour of your membership card. **Rewarding your loyalty** Years of Membership Benefits are our way of saying thank you for your loyalty. The longer your RACV membership continues, the more you save. Our Years of Membership Benefits discounts: Bronze (5-9 years) 5%; Silver (10-24 years) 10%; Gold (25-50 years) 15%; Gold 50 (50+ years) 20% Annual discount available for RACV products	**INA.0014.0002.1238** INA.0014.0002.1241 **INA.0014.0002.1301** INA.0014.0002.1240 **INA.0014.0002.1243** INA.0014.0002.1353 **INA.0014.0002.1304** INA.0014.0002.1244 **INA.0014.0002.1354** INA.0014.0002.1247 **INA.0014.0002.1355** INA.0014.0002.1310

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	07/02/20-07/02/20 **07/02/20-14/02/20** 14/02/20-14/02/20 **20/02/20-20/02/20** 20/02/20-21/02/20 **21/02/20-20/02/20** 21/02/20-03/06/20 **03/06/20-03/06/20** 03/06/20-03/07/20 **03/07/20-07/07/20**			**INA.0014.0002.1278** INA.0014.0002.1356 **INA.0014.0002.1313** INA.0014.0002.1285 **INA.0014.0002.1357** INA.0014.0002.1286 **INA.0014.0002.1316** INA.0014.0002.1295 **INA.0014.0002.1323** INA.0014.0002.1361 **INA.0014.0002.1248** INA.0014.0002.1303 **INA.0014.0002.1375**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	07/07/20-27/08/20 **27/08/20-25/09/20** 25/09/20-02/11/20 **25/09/20-25/09/20** 02/11/20-16/11/20 **16/11/20-11/12/20** 11/12/20-18/01/21 **18/01/21-25/03/21** 25/03/21-27/03/21 **27/03/21-27/03/21**			

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
54.	**27/03/21-06/08/21** 06/08/21-03/09/21 **03/09/21-07/10/21** 03/09/21-03/09/21 **07/10/21-11/10/21** 11/10/21-Unknown, but prior to 21/10/21 - Version 1.109 and 1.110 are not available in the backup. **21/10/21-21/10/21** 21/10/21-21/10/21	RACV Membership Benefits	* The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	**INA.0014.0002.1217** INA.0014.0002.1259 **INA.0014.0002.1218** INA.0014.0002.1373 **INA.0014.0002.1264** INA.0014.0002.1374 **INA.0014.0002.1219** INA.0014.0002.1269 **INA.0014.0002.1330** INA.0014.0002.1364 **INA.0014.0002.1225** INA.0014.0002.1376 **INA.0014.0002.1281** INA.0014.0002.1338 **INA.0014.0002.1231** INA.0014.0002.1235 **INA.0014.0002.1339** INA.0014.0002.1298

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	21/10/21-22/10/21 21/10/21-21/10/21 **22/10/21-15/11/21** 15/11/21-26/11/21 **26/11/21-29/11/21-** 29/11/21-01/12/21- **01/12/21-20/12/21** 20/12/21-Unknown, but prior to 12/01/22 - Version 1.122 is not available in the backup. **20/12/21-20/12/21**			**INA.0014.0002.1234** INA.0014.0002.1237 **INA.0014.0002.1299**

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	12/01/22-31/01/22 **31/01/22-24/02/22** 24/02/22-10/03/22 **10/03/22-11/03/22**			
55.	10/05/2021 - Still live as at 17/01/23	Electronic Direct Marketing 'Ways to pay' screenshot	**Rewarding you for staying with us** Discounts on your policies the more years of membership you clock up.	INA.0014.0001.0056
56.	**20/05/2021 - Still live as at 17/01/23** 20/05/2021 - Still live as at 17/01/23 **20/05/2021 - Still live as at 17/01/23**	Electronic Direct Marketing 'Membership gives you more' screenshot	**Membership gives you more** So far, you've worked your way up to a Silver Membership. Meaning you enjoy a 10% discount just for being with us. And with another year of RACV membership under your belt, you'll be able to unlock Gold; a whole new tier of savings. So if that sounds good, let's get you on your way.	**INA.0014.0001.0068** INA.0014.0001.0069 **INA.0014.0001.0070** INA.0014.0001.0071

No.	Dates of publication of webpages, that referred to the features and pricing of RACV branded home insurance policies[4]	Webpage title	Content of webpage	Source
	20/05/2021 - Still live as at 17/01/23			
57.	23/02/2021 - Still live as at 17/01/23	Electronic Direct Marketing 'Benefits' screenshot	**We reward loyalty** With our Multi Policy Discount you'll save 10% when taking out two or more eligible RACV Insurance policies. Plus the longer you stick with us, the more you could save through our Years of Membership Benefits Discounts"	INA.0014.0001.0002

1.4 Marketing communications

<table>
<tr><th>No.</th><th>Dates of publication of marketing communications to customers or potential customers referring to the features and pricing of RACV branded home insurance policies</th><th>Period over which the relevant builder was in use</th><th>Type of communication</th><th>Content of marketing communication</th><th>Source</th></tr>
<tr><td>58.</td><td>22/09/17

06/06/18
06/06/18
06/06/18

17/05/19
17/05/19
17/05/19</td><td>Relevant builder in use for the period between 24/08/2017 and 23/09/2017
Relevant builder in use for the period between 15/04/2018 and16/06/2018
Relevant builder in use for the period between 17/02/2019</td><td>Quote</td><td>Your quoted premium (Includes government charges)
…
Your discounts
<table><tr><td>Multi-Policy Discount*</td><td>[insert]</td></tr><tr><td>RACV XX Years of Membership Benefit</td><td>[insert]</td></tr><tr><td>No Claim Bonus</td><td>[insert]%</td></tr></table></td><td>IAG.0003.0255.0031

IAG.0003.0255.0045
IAG.0003.0255.0047
IAG.0003.0255.0049

IAG.0003.0255.0061
IAG.0003.0255.0063
IAG.0003.0255.0065</td></tr>
</table>

No.	Dates of publication of marketing communications to customers or potential customers referring to the features and pricing of RACV branded home insurance policies	Period over which the relevant builder was in use	Type of communication	Content of marketing communication	Source
	31/12/19 01/01/20 01/01/20	**and 18/05/2019** Relevant builder in use for the period between 08/12/2019 and 18/02/2020			IAG.0003.0255.0082 IAG.0003.0255.0084 IAG.0003.0255.0086
59.	**01/09/22 - Still live as at 18/01/23** 02/09/2022 - Still live as at 18/01/23		Direct Marketing Quote template	**More value, more discounts.** This estimated quote includes: • <MPD> Multi-Policy Discount for RACV Home and Contents Insurance. • No Claims bonus of <NCB_Percentage>** off. • Exclusive <CARD_COLOUR> member loyalty discount. **Based on our assumptions of your insurance and claims history.	**RACV.0012.0001.0235** RACV.0012.0001.0236
60.	24/11/21 – Still live as at 18/01/23		Electronic Direct Marketing	**Home Insurance with added reassurance** **Rewarding loyalty**	RACV.0012.0001.0047 **RACV.0012.0001.0048**

No.	Dates of publication of marketing communications to customers or potential customers referring to the features and pricing of RACV branded home insurance policies	Period over which the relevant builder was in use	Type of communication	Content of marketing communication	Source
				The longer you're with RACV and the more RACV Insurance policies you hold, the more you'll save on your products with our Years of Membership and Multi-Policy Discount programs.* … *The Multi-Policy Discount and Years of Membership benefits exclude Travel. Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	RACV.0012.0001.0049 **RACV.0012.0001.0050** RACV.0012.0001.0051 **RACV.0012.0001.0052**
61.	13/01/22 - Still live as at 18/01/23		Electronic Direct Marketing	**Home Insurance with added reassurance** **Rewarding loyalty** The longer you're with RACV and the more RACV Insurance policies you hold, the more you'll save on your products with our Years of Membership and Multi-Policy Discount programs.**	RACV.0012.0001.0053 RACV.0012.0001.0054 RACV.0012.0001.0055 RACV.0012.0001.0056 RACV.0012.0001.0057 RACV.0012.0001.0058

No.	Dates of publication of marketing communications to customers or potential customers referring to the features and pricing of RACV branded home insurance policies	Period over which the relevant builder was in use	Type of communication	Content of marketing communication	Source
				… **The Multi-Policy Discount and Years of Membership benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	
62.	12/07/22 - Still live as at 18/01/23		Print Letter	Your welcome pack enclosed includes your member card and information to help you make the most of your membership. And there's plenty of perks to take advantage of too. … **Multi-Policy discounts** Save 10% on each policy when you take out more than one eligible RACV insurance policy.* **Loyalty rewards**	**RACV.0012.0001.0231** RACV.0012.0001.0234

No.	Dates of publication of marketing communications to customers or potential customers referring to the features and pricing of RACV branded home insurance policies	Period over which the relevant builder was in use	Type of communication	Content of marketing communication	Source
				The longer you're a member the more you'll save with discounts of up to 20%.^ … * The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium. ^ RACV Years of Membership - at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount.	
63.	12/07/22 - Still live as at 18/01/23		Print Booklet	**One membership, many benefits** Your RACV membership gives you access to a whole lot more, every day. More cover for less	**RACV.0012.0001.0232** RACV.0012.0001.0233

No.	Dates of publication of marketing communications to customers or potential customers referring to the features and pricing of RACV branded home insurance policies	Period over which the relevant builder was in use	Type of communication	Content of marketing communication	Source
				Save 10% on each policy when you take out more than one eligible RACV insurance policy.* <u>More reasons to stay</u> The longer you're a member, the more you'll save on selected RACV products and services, with discounts of up to 20%.^ … * The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium. ^ RACV Years of Membership - at 5 years Bronze cardholders receive a 5% discount, at 10 years Silver cardholders receive a 10% discount, at 25 years Gold cardholders receive a 15% discount and at 51 years Gold 50 cardholders receive a 20% discount.	
64.	First Publication 01/10/19		Brochure	**Years of membership benefits***	INA.0014.0002.0228

No.	Dates of publication of marketing communications to customers or potential customers referring to the features and pricing of RACV branded home insurance policies	Period over which the relevant builder was in use	Type of communication	Content of marketing communication	Source
	Last Publication: Unknown		'That at home feeling' brochure	Be rewarded for your loyalty. The longer you're a member the more you can save on many RACV products and services **Years of Membership Benefits Annual Discount** Bronze 5-9 years: 5% Silver 10-24 years: 10% Gold 25-50 years: 15% Gold 50 51+ years: 20% *The discount does not apply to Travel, Business, Farm, Single Item and Pet Insurance policies. **Multi-policy discount^** The more insurance policies you have with us, the more you could save. When you take out two or more eligible RACV Insurance policies, you'll receive 10% off each. ^On existing policies discount take effect at renewal. Excludes Travel, Business, Farm, Pet and Single Item Insurance products. RACV Home and Contents Insurance is issued by Insurance Manufacturers of Australia Pty Limited ABN 93 004 208 084 AFS Licence No. 227678. Please consider the Product Disclosure Statement before buying. For a copy call 13 RACV (13 7228) or visit racv.com.au.	

No.	Dates of publication of marketing communications to customers or potential customers referring to the features and pricing of RACV branded home insurance policies	Period over which the relevant builder was in use	Type of communication	Content of marketing communication	Source
65.	First Publication 01/12/21		Direct Mail Letter Letter to existing customers	As an existing RACV Member you already have access to a range of great discounts and offers across travel, retail, and motoring. … **Plus, save 10% with a Multi-Policy Discount** The more RACV Insurance policies you hold, the more you'll save with 10% off when you take out two or more eligible policies.	INA.0014.0002.0038
66.	**25/01/2022 - Unknown but last modified date - 03/03/2022** 25/01/2022 - Unknown but last modified date - 03/03/2022 **25/01/2022 - unknown but**		Electronic direct marketing Email	**Plus, save 10% with a Multi-Policy Discount** The more RACV Insurance policies you hold, the more you'll save with 10% off when you take out two or more eligible policies. … The Multi-Policy Discount excludes Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by	**INA.0014.0002.0088** INA.0014.0002.0092 **INA.0014.0002.0095**

No.	Dates of publication of marketing communications to customers or potential customers referring to the features and pricing of RACV branded home insurance policies	Period over which the relevant builder was in use	Type of communication	Content of marketing communication	Source
	last modified date - 03/03/2022			staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.	

PART 2 – Sample extracts of statements[5]

2.1 - PED[6]

RACV

Home Insurance

Premium, Excess, Discounts & Benefits Guide

This RACV Home Insurance Premium, Excess, Discounts & Benefits Guide should be read with and forms part of the RACV Home Insurance Product Disclosure Statement and Policy Booklet (PDS), prepared on 14 June 2020.

This guide applies to policies issued in Victoria with a commencement date on or after 7 July 2020 or with a renewal effective date on or after 10 August 2020.*

This guide provides further information about the cost of your insurance and excess(es) you may need to pay if you make a claim.

* Call 13 RACV (13 7228) for information about policies issued with a Home address outside Victoria.

How we work out your premium

Your insurance premium generally reflects the likelihood of a claim being made on your policy in the future. There are a number of factors we take into account when determining your premium.

We calculate your premium by combining and considering the following:

- pricing factors, including excesses
- discounts
- policy options
- cost of choosing to pay by the month, and
- government charges.

Other commercial factors affect the premium you pay, including costs associated with operating our business. Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because the premium you pay is calculated based on a number of factors, including our updated modelling, your circumstances and wider insurance trends.

Pricing Factors

The premium you pay for your insurance reflects the likelihood of you making a claim together with the potential value of any claim. So, if you have a lower chance of making a claim then you will generally pay a lower premium compared to someone who has a higher chance of making a claim.

Our experience shows there are a number of factors that are a good indicator of the possibility of a claim being made. We call these pricing factors.

Some pricing factors are more significant than others, and the impact may vary according to your circumstances. For Home Insurance policies, pricing factors that may be taken into account in determining your premium include a combination of some or all of the following:

- policy type
- level of cover chosen
- optional coverages or benefits you have chosen
- the sum insured you have chosen
- any excesses or special conditions that apply
- the construction materials of your home and when your home was built
- the address of your home
- the flood risk of your home
- how your home is occupied - for example, owner or renter
- the type of alarm installed
- how you choose to pay your premium
- your previous year premium if your policy is a renewal, and
- features including age and claims history of the owners.

This is not an exhaustive list of our pricing factors.

We collect information in relation to these pricing factors from you and other sources and we use our data, models, and experience to assess how important each pricing factor is for your policy. At any time we may change the relative importance of any of the pricing factors or how they combine to affect your premium, and we may add to or remove pricing factors from the calculation as we see fit.

We also consider your previous premium and may take steps to limit the change in your premium at renewal.

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[5] All red and blue highlighted boxes in this annexure have been inserted by the Plaintiff.
[6] INA.0003.0001.1070.

RACV

Discounts

The following discounts are available depending on the type of insurance you have chosen:

- Years of Membership Benefit
- No Claim Bonus
- Multi-Policy Discount.

Policy options

If you have Buildings Insurance you may add the following options to your policy by paying any additional premium that applies:

- Accidental Damage
- Burn out of electric motors – fusion.

If you have Contents Insurance you may add the following options to your policy by paying any additional premium that applies:

- Accidental Damage
- Burn out of electric motors – fusion
- Valuable Items Cover
- Portable Items Cover.

Cost of choosing to pay by the month

If you choose to pay your premium by monthly instalments you pay more than if you pay annually.

The extra premium you pay will be shown on your current Certificate of Insurance.

Government charges

Home Insurance policies are subject to stamp duty imposed by state governments in addition to GST.

Government Charges	Home Insurance
GST	10%
Stamp Duty	10%

How we calculate your home premium

Step 1

First, we will combine the pricing factors relating to the product and any options you have chosen.

Step 2

Then we add the cost of choosing to pay by the month to the building or contents premiums.

Step 3

We then add any pricing factors relating to the year your home was built and apply to the building premium from Step 2.

Step 4

Once this amount is calculated we work out any No Claim Bonus you may be eligible for and apply this to the amount from Step 3. (excluding the Burn out of electric motors – fusion)

Step 5

We then work out any Multi-Policy Discount that you may be eligible for and apply this to the amount from Step 4.

Step 6

We apply any Years of Membership Benefit you may be eligible for to the amount in Step 5.

Step 7

If you have both Buildings and Contents Insurance under the one policy, we add your buildings premium and contents premium together as well as adding the premium from any options you have chosen.

Step 8

We then add applicable government charges to work out the premium you need to pay.

Excess

An excess is an amount you pay when you lodge a claim. You may have to pay more than one type of excess depending on your circumstances.

There are 3 types of excess(es):

- basic
- accidental damage, and
- special.

The amount and types of excess(es) payable are shown on your current Certificate of Insurance.
You do not have to pay an excess if you make:

- a liability claim, or
- a claim for food spoilage (see Section 3 of your RACV Home Insurance PDS).

Basic excess

If you make a claim for a listed event you must pay any basic excess that applies.

You can choose one of the following amounts as your basic excess: $100, $200, $300, $500, $750, $1,000, $2,000, $3,000, $4,000, $5,000.

Or if you're 50 years or older you can choose a nil excess in place of $100 excess.

If you choose a higher basic excess on your policy, you can decrease your premium.

Accidental Damage excess

If you have chosen the Accidental Damage option and make an accidental damage claim, you must pay the $300 accidental damage excess instead of your basic excess.

RACV

Special excess

We may apply a special excess for one of the listed events. A special excess is payable in addition to your basic excess. Any special excess applicable to your policy will be shown on your current Certificate of Insurance.

Discounts

We offer the following discounts that you may be entitled to:

- Years of Membership Benefit
- No Claim Bonus
- Multi-Policy Discount.

The discounts you have will be shown on your current Certificate of Insurance.

The way in which the discounts are applied to your premium is set out under the heading 'How we calculate your home premium' on page 2 of this guide.

Years of Membership Benefit

This discount applies to Home Insurance#.

We reward you with a Years of Membership discount which is linked to the colour of your RACV membership card. RACV Years of Membership Benefit increases the longer you are with us.

Membership Card Colour	Years of Membership	Annual Discount
Blue	0–4 years	0%
Bronze	5-9 years	5%
Silver	10-24 years	10%
Gold	25-50 years	15%
Gold 50	51 years or more	20%

Excludes Travel, Business, Farm, Single Item and Pet Insurance products.

No Claim Bonus

We give you a No Claim Bonus to reward you for having a good claims record. We calculate your No Claim Bonus based on your insurance and claims history.

The No Claim Bonus levels are:
25%
20%
15%
10%
5%
0%

How does No Claim Bonus work?

Each year at renewal, your policy automatically moves up to the next level of No Claim Bonus if you do not make a claim in that period of insurance.

If you do make a claim, your policy will move down two levels of No Claim Bonus.

Liability claims do not affect your No Claim Bonus.

Multi-Policy Discount

A Multi-Policy Discount rewards you for holding multiple RACV Insurance policies.

See if you qualify for a Multi-Policy Discount#:

How to qualify	Multi-Policy Discount
Hold two or more of the following: Home, Landlord, Motor, Caravan & Trailer, Boat or Veteran, Vintage and Classic Vehicle Insurance.	**Save 10%** On your Home, Landlord, Motor, Caravan & Trailer, Boat or Veteran, Vintage and Classic Vehicle Insurance.

To receive the Multi-Policy Discount, the qualifying products must:

- be current; and
- have at least one common insured named on each policy.

On existing policies the discount applies from the date of the next renewal after you qualify.

The way in which your Multi-Policy Discount is applied to your premium is set out in the 'How we calculate your home premium' section of this guide on page 2.

Excludes Travel, Business, Farm, Single Item and Pet Insurance products.

2.2 – Certificate of Insurance[7]

RACV

2017-2018 Certificate of Insurance
Home Buildings and Contents

028

Confidential

Dear Confidential

Thank you for choosing RACV. You will find a summary of your policy opposite and when the payment is due.

Next steps:

1. Review the information on the following pages and if you need to make changes call 13 RACV (13 7228) or +61 3 8832 7980.
2. Please pay by 14 November 2017. If paying in person, take your payment slip with you.
3. On full payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.

Your policy summary

Policy number:	Confidential
Annual premium:	$640.31
New policy valid:	From 10:12pm, 24 October 2017 to 11:59pm, 24 October 2018
Payment due:	14 November 2017
Home insured:	Confidential
The insured:	Confidential
Sum insured:	Buildings: $400,000 Contents: $30,000 See over for breakdown.
Basic excess:	$1,000 See over for all excesses that apply.

Your premium (Includes government charges)

Pay annually: You have chosen to pay this way	**$640.31**
Please pay by 14 November 2017 For how to pay, see page 4.	

Your discounts

These discounts have already been deducted from your premium.

Multi-Policy Discount	$58.80
25% No Claim Bonus Discount	$196.00

RACV's Multi-Policy Discount

We're all about returning value to our members and with RACV's Multi-Policy Discount the more insurance policies you have the more you save. As you hold two or more RACV Insurance policies, you will save 10% off each one. This discount has been automatically applied to your renewal premium.

On existing policies, discount takes effect from the next renewal. Excludes Travel, Business and Farm Insurance policies.

Confidential

Enquiries 13 RACV
Payments 132 582
Claims 13 19 03
Visit racv.com.au

RACV Insurance Services Pty Ltd ABN 74 004 131 800 AFS Licence No 230039

Page 1 of 4

HOWCOI Issued at 10.12pm on 24/10/2017

[7] IAG.0003.0197.0019.

RACV

2017-2018 Certificate of Insurance
Home Buildings and Contents

Policy number: Confidential

CONTACT US
Enquiries 13 RACV
Payments 13 25 82
Claims 13 19 03
Visit racv.com.au

Options

Options you may add

You may be eligible to add these options to your policy. Contact us for an estimate or refer to the PDS for more information.

- Fusion of electric motors less than 15 years old
- Accidental Damage
- Specified Items
- Specified Portable Valuables
- Unspecified Portable Valuables

Discounts

Discounts you currently receive

These discounts have already been deducted from your premium. Please refer to the Product Disclosure Statement for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV.

- Multi-Policy Discount $58.80
- 25% No Claim Bonus Discount $196.00

Your premium has been reduced because

- You have an unmonitored alarm

Additional discounts

For details on how to qualify for the following discounts contact us, or refer to the PDS.

- RACV Years of Membership Benefit

How to reduce your premium

- by installing an alarm that meets RACV specifications

Insurance history

Details of insurance and claim history for each insured are listed here.

Confidential age 35

In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused

In the last 2 years

- had no previous home insurance claims

Payment slip

POST billpay Confidential

Important! Take this payment slip with you when paying in person.

Name: Confidential
Policy number:
Payment amount: **$640.31**
Due date: **14 November 2017**

Confidential

RACV

Receipt ID 02

Confidential

HOWCOI Issued at 10.12pm on 24/10/2017

2.3 – Home and Contents Insurance webpage[8]

RACV

In your home

LOGIN

Home and Contents Insurance

Rest easy knowing you're covered by Victoria's market leader for home insurance.

RETRIEVE A QUOTE

GET A QUOTE

I'm interested in...

- Product summary
- What's covered
- Product comparison
- Helpful tools
- Frequently asked questions

What is Home Buildings and Contents Insurance?

RACV Home Buildings and Contents Insurance covers both your home and its contents when they've been damaged as a result of an insured event, such as fire, theft or storm. It can also cover the cost to repair:

- Unintentional fire damage regardless of where it occurs – including fireplaces.
- Water damage caused by a faulty washing machine or dishwasher.
- Impact damage from a vehicle accidentally reversing into your garage door.

Key benefits include:

- Comprehensive fire and flood damage.
- Temporary accommodation for you and your pets.
- Theft, even when you forget to lock your door.

Customer care

No query is too hard to handle. Our Australian-based consultants are always here to help.

Exclusive savings

RACV Members save with discounted attraction tickets, Woolworths WISH gift cards, special prices on local travel, day trips, and more.

Multi-Policy discounts

The more RACV insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1]

What does building and contents insurance cover?

Inclusions | Exclusions | Optional Extras

With an RACV Home Buildings and Contents Insurance policy, you'll be covered for a range of events, such as fire, theft and storm. Here's a summary of what's included:

Column:1

- ✓ **Buildings and fixtures** such as light fittings, cupboards, floors and carpet. Includes your home, garage, carport, fences and in-ground pools.
- ✓ **New for old cover** if an insured item is stolen, damaged or destroyed by any event listed in your insurance policy.
- ✓ **Rebuilding costs** if a listed event causes loss or damage to your home

Column:2

- ✓ **Demolition and debris removal** and costs to make your home and the surrounding area safe, such as temporary fencing, once reviewed and agreed to.
- ✓ **Costs to meet in-force building regulations** to repair or rebuild a part of your home damaged by an insured event where fixes might require a

[8] RACV.0012.0001.0005.

2.4 – Compare home insurance policies webpage[9]

RACV.0012.0001.003

Other RACV Home Insurance products

Landlord Insurance

Own an investment property? You might want to consider an RACV Landlord Insurance policy. It provides cover for your building and tenant related incidents as well as protection for a range of insured events, such as storm, fire and flood.

Renters Insurance

With a contents policy, renters can get cover to repair or replace personal items such as TVs, electricals, clothing and valuables such as jewellery and watches if they're damaged or destroyed as a result of an insured event. Plus, if a listed event such as storm or fire causes loss or damage to your home, and we agree you can't live in it – for example, it is structurally unsafe, or there's a significant interruption to your access to water, gas or electricity – we can arrange for temporary accommodation up to 12 months.

Home insurance calculators

We have calculators that can help you estimate the value of your home buildings and contents*. This value is also known as the sum insured.

Buildings calculator

Work out the approximate cost to rebuild your home.

Contents calculator

Work out the approximate cost to replace your home contents.

Customer care

No claim or query is too hard to handle. Our Australian-based consultants are always here to help.

Exclusive savings

RACV Members save with discounted attraction tickets, Woolworths WISH gift cards, special prices on local travel, day trips, and more.

Multi-Policy discounts

The more RACV Insurance policies you hold, the more you can save. Get 10% off when you take out two or more eligible policies.[1]

Make a claim or manage your policy

Make or manage a claim

Lodge or manage a claim online, or call us on 13 19 03.

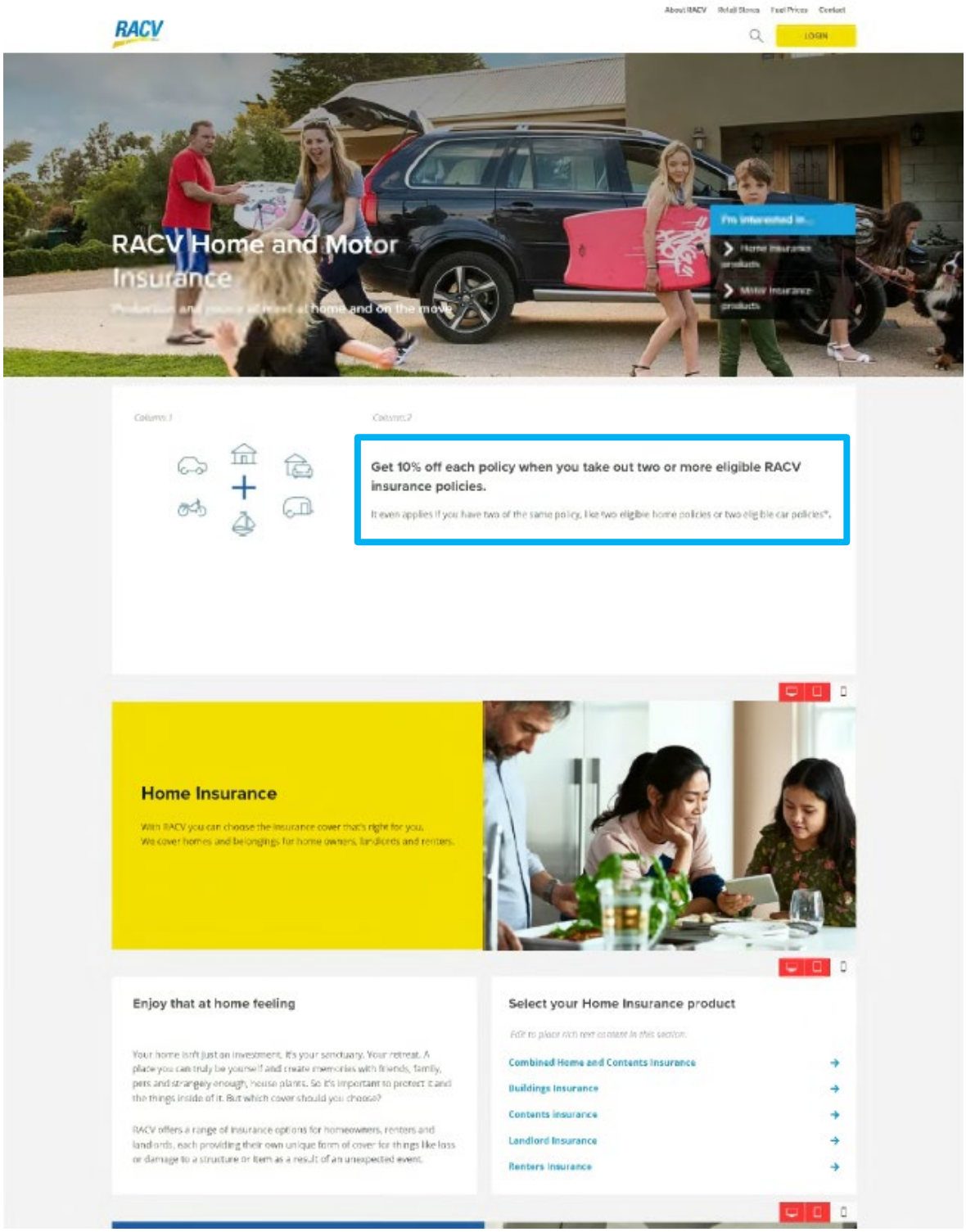
How to make a claim

Manage your policy

New address or contact information? Update your information quickly online. For full details on how you're covered, read the Home Insurance Product Disclosure Statement.

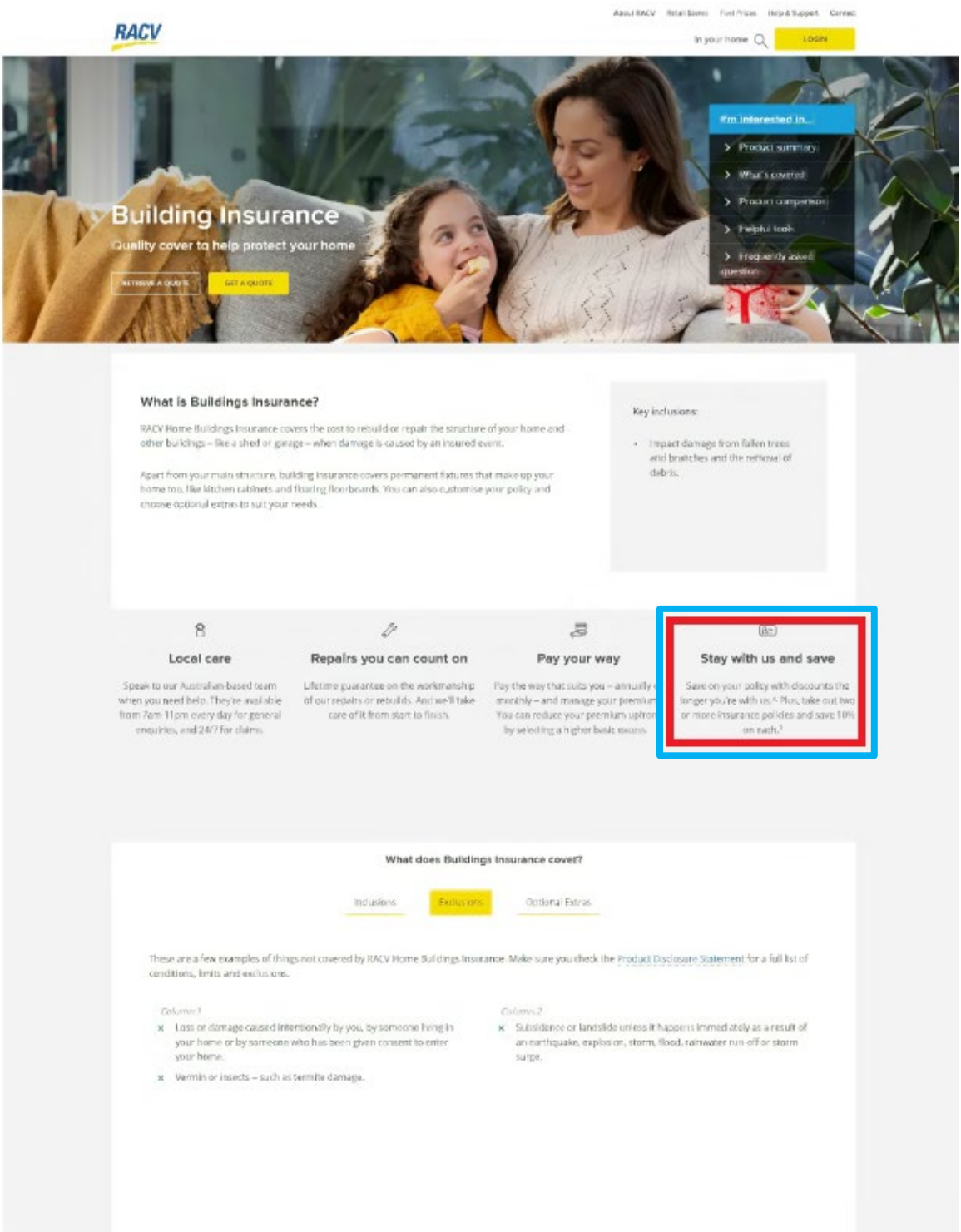
[9] RACV.0012.0001.0033; .0002.

2.5 – RACV Home and Motor Insurance webpage[10]



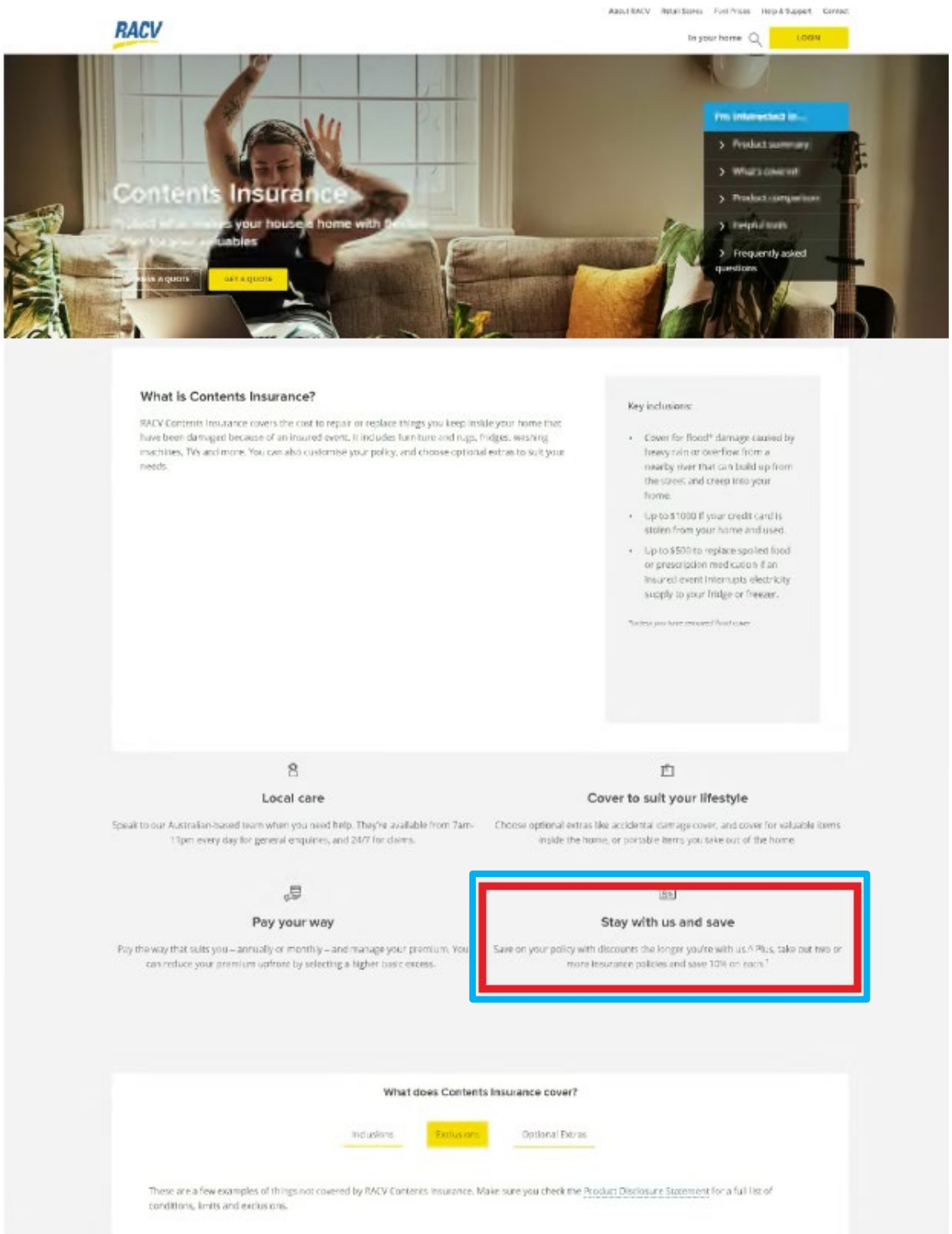
[10] RACV.0012.0001.0084.

2.6 – Building Insurance webpage[11]



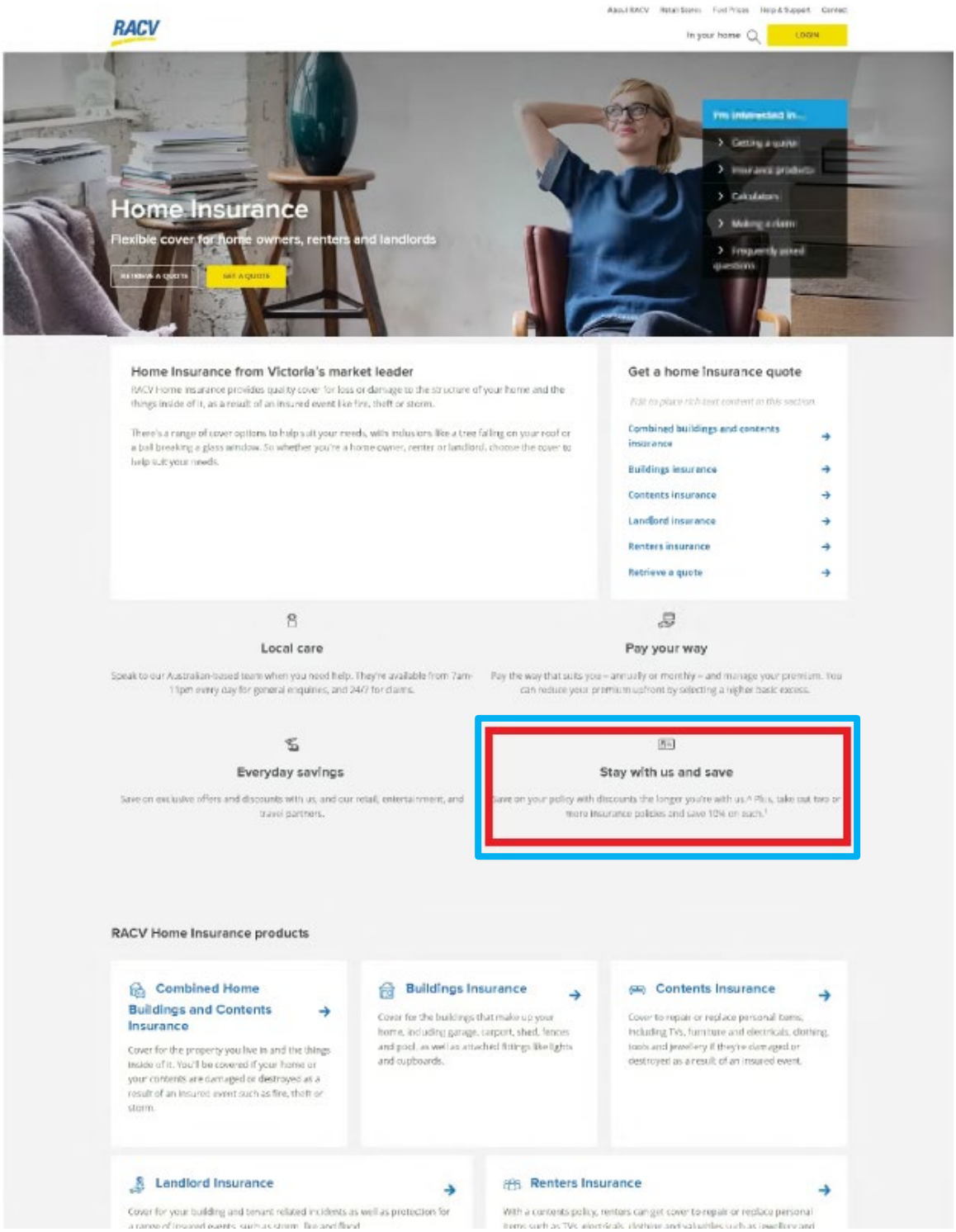
[11] RACV.0012.0001.0097.

2.7 – Contents Insurance webpage[12]



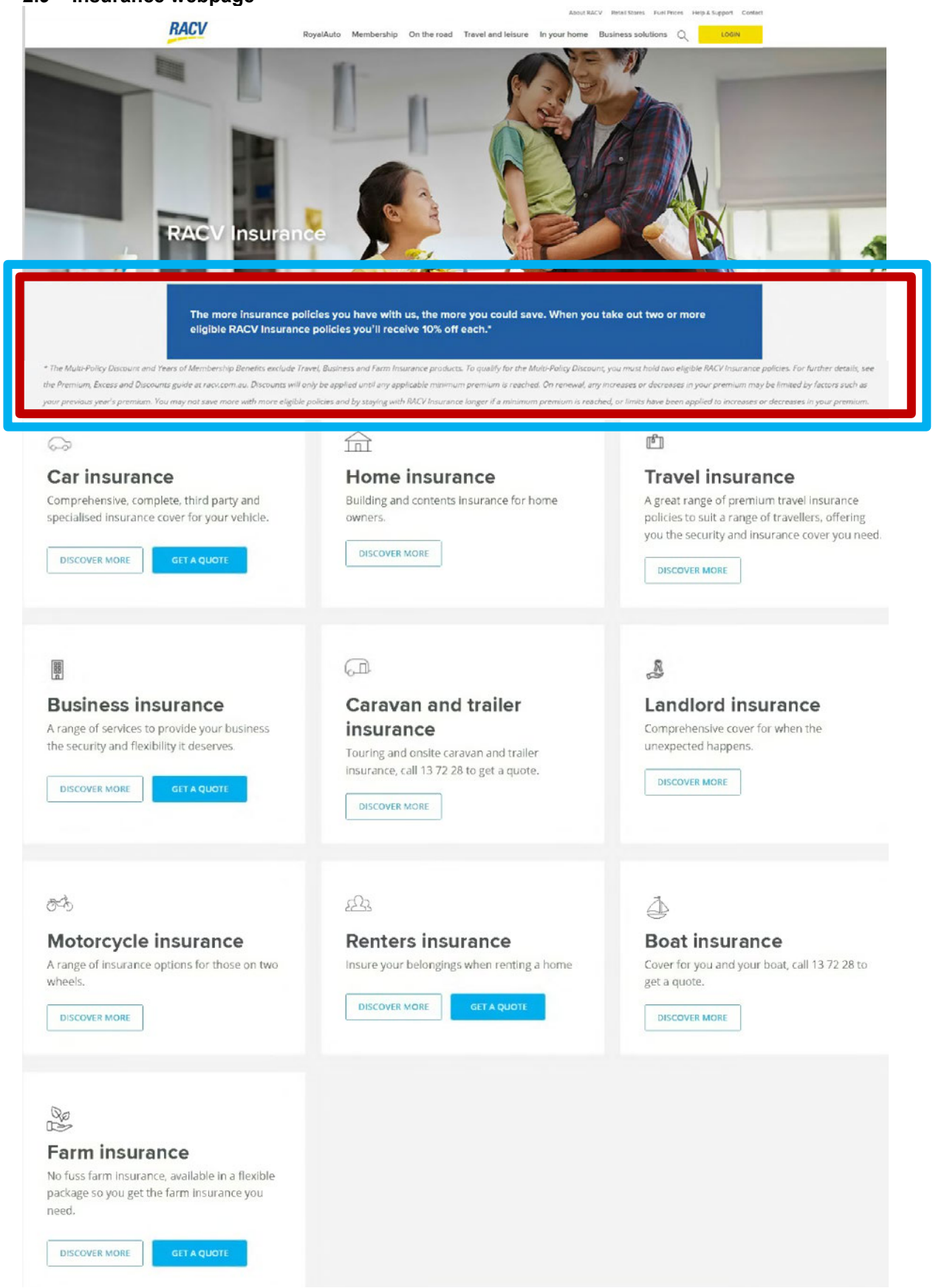
[12] RACV.0012.0001.0121.

2.8 – Home Insurance webpage[13]



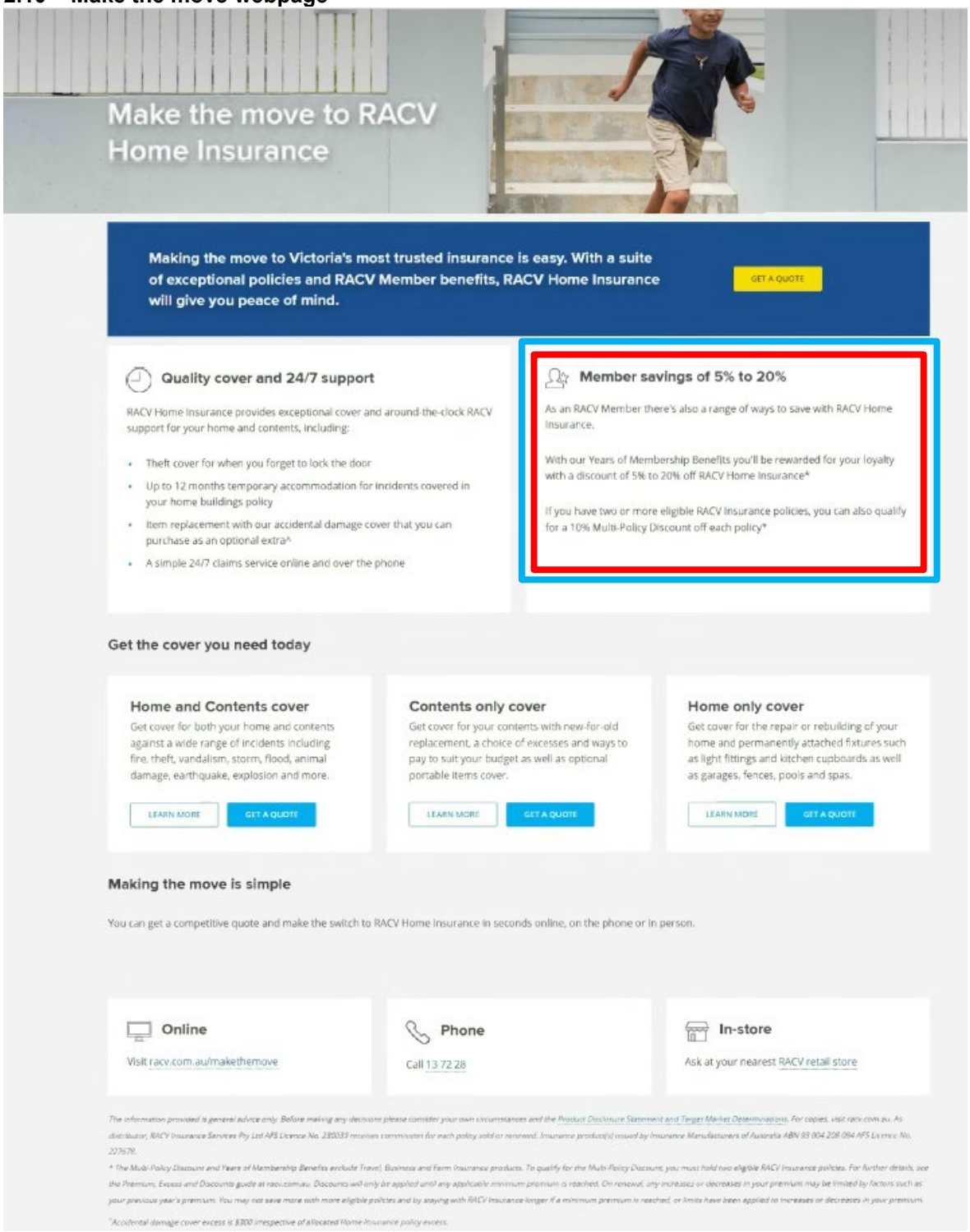
[13] RACV.0012.0001.0132.

2.9 – Insurance webpage[14]



[14] RACV.0012.0001.0157.

2.10 – Make the move webpage[15]



Make the move to RACV Home Insurance

Making the move to Victoria's most trusted insurance is easy. With a suite of exceptional policies and RACV Member benefits, RACV Home Insurance will give you peace of mind.

GET A QUOTE

Quality cover and 24/7 support

RACV Home Insurance provides exceptional cover and around-the-clock RACV support for your home and contents, including:

- Theft cover for when you forget to lock the door
- Up to 12 months temporary accommodation for incidents covered in your home buildings policy
- Item replacement with our accidental damage cover that you can purchase as an optional extra^
- A simple 24/7 claims service online and over the phone

Member savings of 5% to 20%

As an RACV Member there's also a range of ways to save with RACV Home Insurance.

With our Years of Membership Benefits you'll be rewarded for your loyalty with a discount of 5% to 20% off RACV Home Insurance*

If you have two or more eligible RACV Insurance policies, you can also qualify for a 10% Multi-Policy Discount off each policy*

Get the cover you need today

Home and Contents cover

Get cover for both your home and contents against a wide range of incidents including fire, theft, vandalism, storm, flood, animal damage, earthquake, explosion and more.

LEARN MORE GET A QUOTE

Contents only cover

Get cover for your contents with new-for-old replacement, a choice of excesses and ways to pay to suit your budget as well as optional portable items cover.

LEARN MORE GET A QUOTE

Home only cover

Get cover for the repair or rebuilding of your home and permanently attached fixtures such as light fittings and kitchen cupboards as well as garages, fences, pools and spas.

LEARN MORE GET A QUOTE

Making the move is simple

You can get a competitive quote and make the switch to RACV Home Insurance in seconds online, on the phone or in person.

Online

Visit racv.com.au/makethemove

Phone

Call 13 72 28

In-store

Ask at your nearest RACV retail store

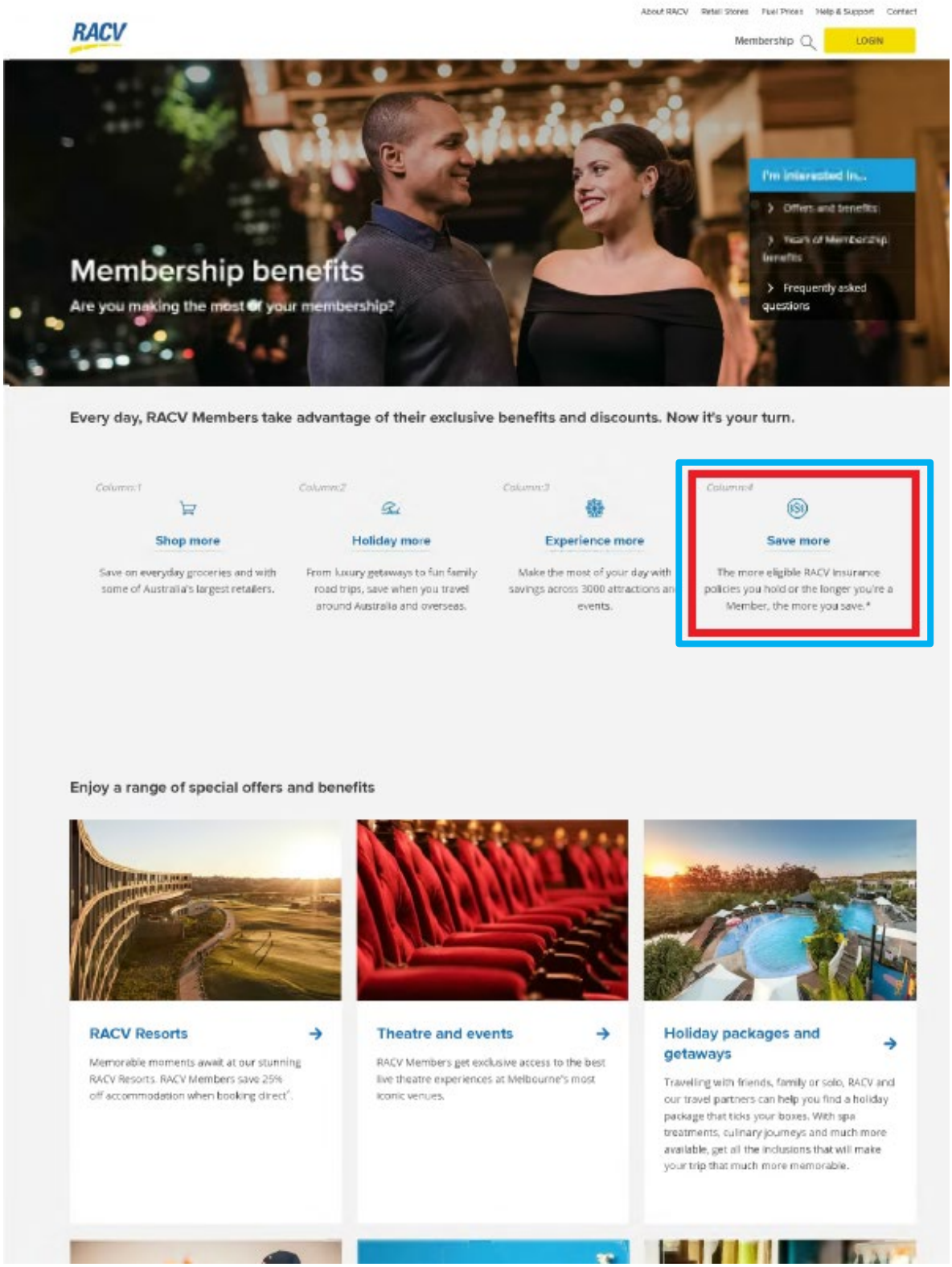
The information provided is general advice only. Before making any decisions please consider your own circumstances and the Product Disclosure Statement and Target Market Determination. For copies, visit racv.com.au. As distributor, RACV Insurance Services Pty Ltd AFS Licence No. 230039 receives commission for each policy sold or renewed. Insurance product(s) issued by Insurance Manufacturers of Australia ABN 93 004 228 084 AFS Licence No. 227678.

** The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.*

^Accidental damage cover excess is $300 irrespective of allocated Home Insurance policy excess.

[15] RACV.0012.0001.0194.

2.11 – Membership benefits webpage[16]



[16] RACV.0012.0001.0215.

Repco

RACV Members save up to 25%^ storewide from Friday 16 to Sunday 18 September.

Car hire

Save 15% on car hire in Australia and New Zealand with SIXT.*

Airport parking and transfers

Save up to 10% on airport parking and transfer services.

Discover more offers

Explore all offers and discounts available to RACV Members.

DISCOVER MORE

^Terms and conditions apply to all offers. Click on the offer to find out more details.

RACV Membership provides access to more savings than you can imagine. All you have to do is purchase or renew an RACV subscription product.

BECOME A MEMBER

Years of Membership benefits

Column:1

Our Years of Membership Benefits program is based on your continuous years of membership and links to the colour of your membership card.

Column:2

The longer you're a Member with us, the more you can save on eligible RACV products and services. It's our way of saying thank you for your loyalty.

Please configure Responsive Table component.

Edit to place rich text content in this section.	Blue 0-5 years	Bronze 5-9 years	Silver 10-24 years	Gold 25-50 years	Gold 50 50+ years
Annual discount available for selected RACV products	N/A	5%	10%	15%	20%

Edit to place rich text content in this section.

For more information on the product or discount received, simply click on the product name below.

Column:1

- RACV Emergency Roadside Assistance∞
- RACV Motor & Home Insurance**
- RACV Caravan, Trailer & Boat Insurance**
- RACV Home Security Monitoring Service†

Column:2

- RACV Emergency Home Assist∞
- RACV Car & Personal Loans
- RACV Torquay Resort Fitness Centre (One Lifestyle Torquay)~

Terms and conditions

†The discount applies to ongoing monitoring fees when purchased with an RACV Home Security System. It does not apply to the Home Security System itself.

∞On existing RACV Emergency Roadside Assistance and RACV Emergency Home Assist subscriptions, the discount applies from the next renewal after you qualify. The discount does not apply to the one-off establishment fee for either RACV Emergency Roadside Assistance or RACV Emergency Home Assist. RACV Finance is subject to RACV lending criteria. Conditions, fees and charges apply. Member discount not available through finance brokers, third parties or intermediaries or on any 'special' rate promotions. RACV FINANCE LIMITED ABN 82 004 292 291, Australian credit licence 391488. Conditions apply to Car Hire. All offers are subject to availability and must be pre-booked. Car Hire benefit is only available when you call 13 13 29, visit racv.com.au or an RACV Shop. RACV Auto Glass is operated by Glass Assist Pty Ltd ABN 98 129 340 174. RACV Security Pty Ltd ABN 49 079 148 342

2.12 – Years of Membership Benefit Refunds webpage[17]

About RACV | Retail Stores | Fuel Prices | Help & Support | Contact

RACV

RoyalAuto | Membership | On the road | Travel and leisure | In your home | Business solutions | LOGIN

Years of Membership Benefits Refunds

Frequently Asked Questions

We recently conducted a review of our membership data and found that we incorrectly recorded the date some of our members joined RACV. As a result, we did not apply the appropriate Years of Membership Benefits discount to some products. Refunds are being issued to impacted members. The below Frequently Asked Questions (FAQs) provide more information about the refunds and how you can contact us if you have any more questions.

Why has RACV sent me a refund?

A recent review of member data found that the incorrect Years of Membership Benefits (YOMB) discount had been applied to one or more of the products you hold (or used to hold) with RACV and as a result, you were overcharged for these. We have now corrected this and sent you a refund.

How did this happen?

As part of RACV's continued quality reviewing, we found the date some of our members joined RACV was incorrectly recorded. As members are awarded benefits based on continuous years of membership, this meant we inaccurately applied relevant discounts.

I received a refund in late 2018 regarding a similar issue, why have I received another refund?

In December 2018, we found that the incorrect Years of Membership Benefits (YOMB) discount had been applied to one or more of the products you hold (or used to hold) with RACV. RACV has since been working to identify further impacts and is now sending a refund for those further impacts.

How has the refund been calculated?

Your premium/subscription has been re-calculated to determine the difference between what you paid and what you should have paid. This includes adjustment of relevant government charges plus interest applied at a rate of 5.60%. This is to put you back in the position you would have been in had the errors not occurred.

You can contact us on 1300 940 177 (between 8.30am and 6.00pm Monday to Friday) if you have further questions about your refund.

What is the breakdown of my refund payment? Where can I go to find out more information about my payment breakdown?

Please contact us on 1300 940 177 any time between 8.30am and 6.00pm Monday to Friday and we'll be happy to assist you.

How has the interest been calculated?

The interest portion of the refund is determined by the length of time the incorrect Years of Membership Benefits discount was applied to your product and has been calculated using a compounding formula. The interest rate applied is 5.60%, agreed by RACV and relevant Regulatory Bodies.

Will this refund affect the status of my existing products?

No, agreed terms and conditions still apply to existing products.

What is a Years of Membership Benefits discount?

Your Years of Membership Benefits discount is based on your continuous years of membership and is reflected in the colour of your membership card. The longer your RACV membership continues, the greater the discount.

Which products is the Years of Membership Benefits discount applied to?

The following RACV products attract a Years of Membership Benefits discount:

- RACV Emergency Roadside Assistance
- RACV Motor and Home Insurance
- RACV Caravan, Trailer & Boat Insurance

[17] RACV.0012.0001.0238.

- RACV Golf Membership
- RACV Home Security Monitoring Service
- RACV Emergency Home Assist
- RACV Car & Personal Loans (conditions apply)
- RACV Torquay Resort Fitness Centre (One Lifestyle Torquay)
- RACV Club Membership (joining fee only)

Why were refunds sent via cheques?
We believe that a cheque is the most secure and effective way to promptly deliver a refund for most affected members at RACV. Please contact us on 1300 940 177 (between 8.30am and 6.00pm Monday to Friday) to discuss alternative payment methods.

What are some other alternative payment methods (e.g. Electronic Funds Transfer)?
Please contact us on 1300 940 177 (between 8.30am and 6.00pm Monday to Friday) to discuss alternative payment methods.

I no longer hold any products with RACV, why am I receiving this refund now?
As part of RACV's continued quality reviewing, we found that the date some of our members joined RACV was incorrectly recorded. This review included current and former members and products.

Why did I receive multiple cheques?
Your total refund may include more than one cheque if you have multiple products with RACV.

Why were cheques issued in more than one name?
Cheques for insurance policies are issued in the names of all people insured on a policy.

Can cheques be reissued in different names?
Under certain circumstances, yes, they can. Please contact us on 1300 940 177 (between 8.30am and 6.00pm Monday to Friday) to discuss this.

Why is my Travel Insurance cheque only in one name when the policy was in more than one name?
The refund has been issued to the person identified as the purchaser of the policy.

How is the YOMB discount determined for my Travel Insurance policy?
The YOMB discount applied is the highest discount available from all insureds listed on the policy.

What products within Home Security are eligible for YOMB discount?
YOMB discount is only applied to Monitoring Services.

What are you doing to make sure this doesn't happen again?
RACV has taken steps to address the data errors that resulted in the incorrect Years of Membership Benefits discount being applied to products held by you. If in the future our quality control processes identify errors that result in members not receiving correct discounts, RACV will make refunds as necessary.

How can I make a complaint regarding this?
RACV is committed to a high level of service delivery to our members. If you are dissatisfied with our service in any way, contact our Member Relations team on 1800 675 958.

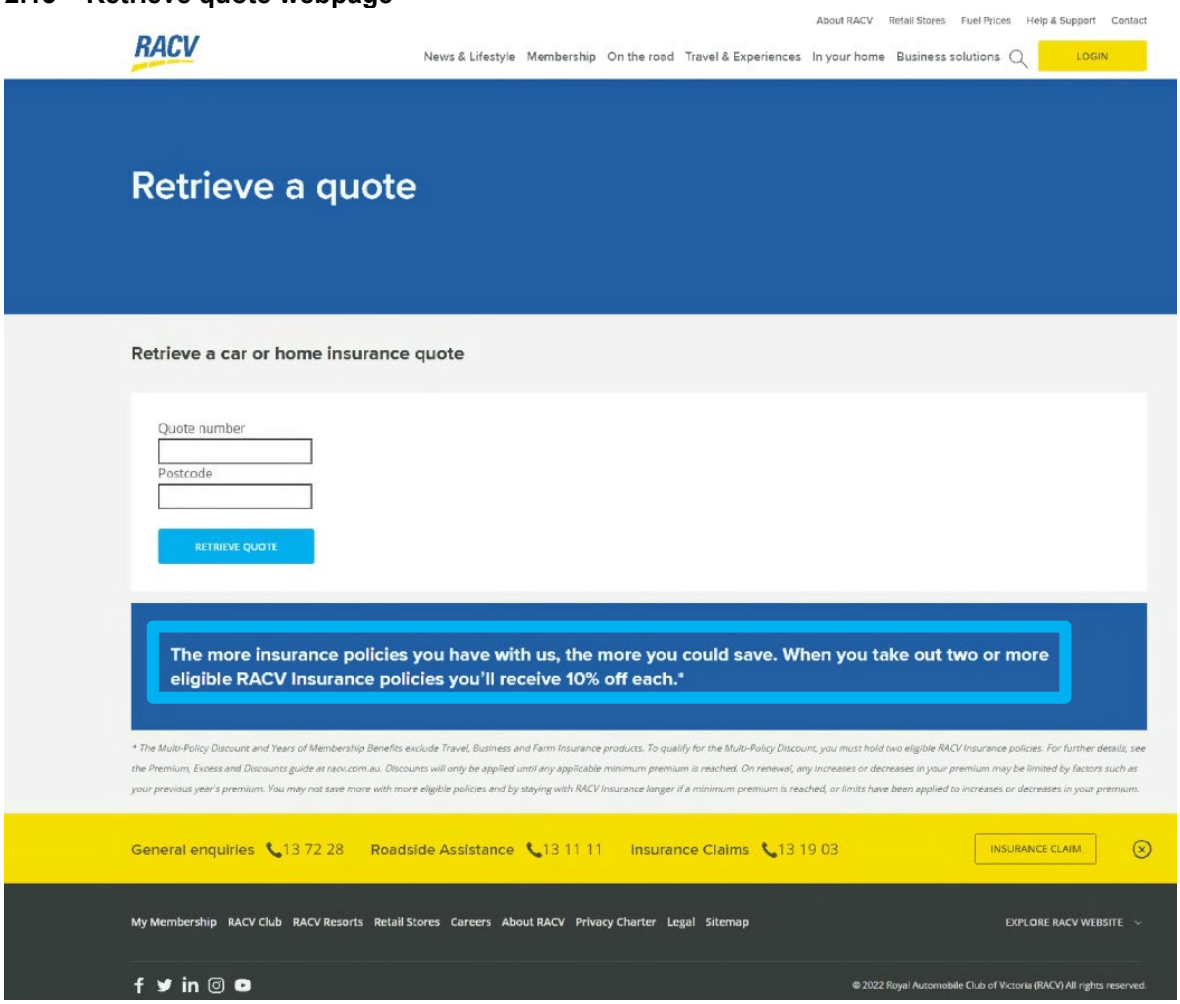
If your complaint is about a financial service such as insurance or lending and is not resolved to your satisfaction, you can lodge a complaint with the Australian Complaints Financial Authority or AFCA. AFCA provides a fair and independent complaint resolution that is free. Complaints to AFCA can be made by 1800 931 678 or via email info@afca.org.au

YOMB Refund hotline
Call 1300 940 177
Monday to Friday
8:30am-6pm

General enquiries
Call 13 72 28
See our contact page for more options

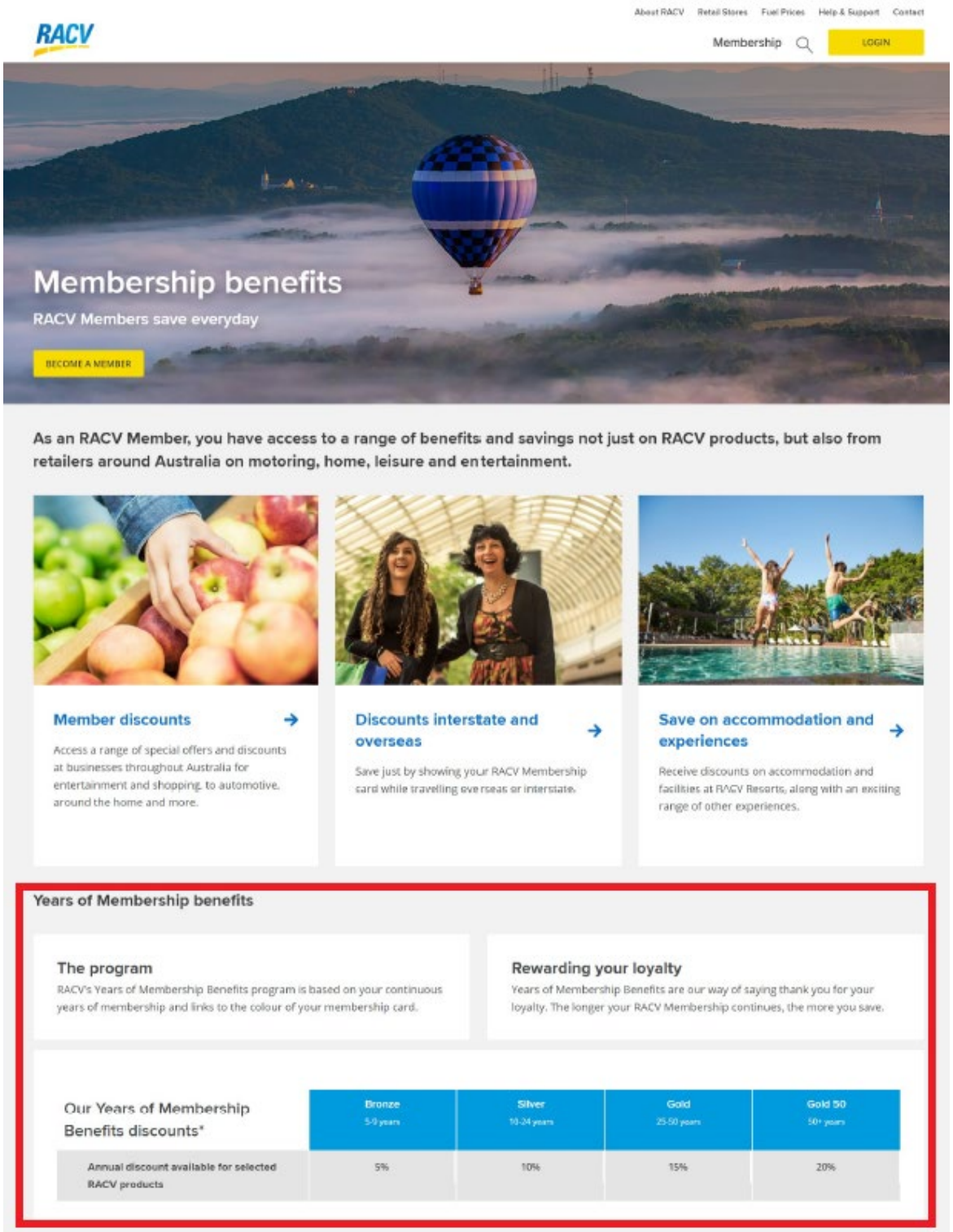
Feedback and complaints
Call 1800 675 958

2.13 – Retrieve quote webpage[18]



[18] RACV.0012.0001.0274.

2.14 – RACV Membership Benefits webpage[19]



[19] INA.0014.0002.1217.

2.15 – RACV Quotes[20]

IAG.0003.0255.0086

RACV

Quote
Prime Cover Home Contents

00000-0000001-00001

022

Dear Customer,

Thank you for asking us to give you a quote. We based this quote on the details you gave us. If you take out a policy, we will ask you for more details. The premium shown may change depending on your answers.

Remember, this is only a quote and doesn't provide you any insurance cover.

Apply for insurance

You can apply for insurance over the phone on 13 RACV (13 7228) or +61 3 8832 7980 or by visiting an RACV Shop.

Your quote summary

Quote number:	**Confidential**
Quote valid:	Until 22 January 2020
Property Address:	**Confidential**
Proposed sum insured:	Contents: $100,000 See over for breakdown.
Basic excess:	$500 See over for all excesses that apply.

Your quoted premium (Includes government charges)

Pay annually: You will pay less if you choose to pay this way.	**$271.37**
Or	
Pay monthly: You will pay an extra $31.03 p.a. if you choose to pay this way.	**$25.20**

Your discounts

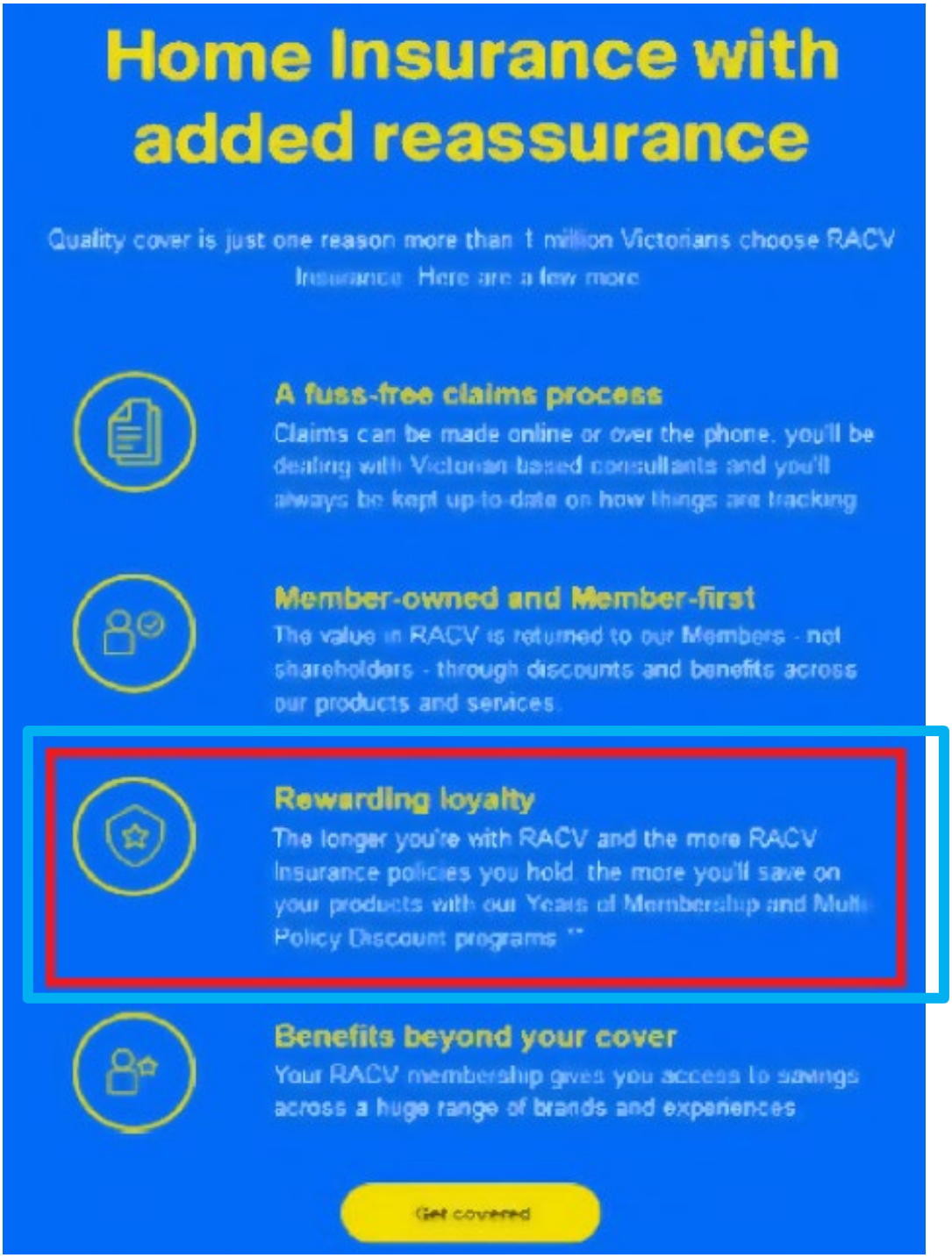
Multi-Policy Discount	$26.23
RACV Bronze Years of Membership Benefit	$11.80
No Claim Bonus	25%

Enquiries 13 RACV
Payments 132 582
Claims 13 19 03
Visit racv.com.au

Confidential

[20] IAG.0003.0255.0086.

2.16 – Home Insurance with added reassurance (electronic direct marketing)[21]



[21] RACV.0012.0001.0053.

2.17 – RACV Welcome Letter[22]

Welcome

RACV

<DD> <Month> <YYYY>

Hello <FIRST_NAME>,

From everyone at RACV, we're delighted to welcome you as a member. By recently purchasing an eligible RACV product you're joining a community of over 2 million people who trust in us every day.

Your welcome pack enclosed includes your member card and information to help you make the most of your membership. And there's plenty of perks to take advantage of too.

Everyday savings
Exclusive offers and discounts on groceries, events and tickets, travel and accommodation with RACV and our wide range of retail and travel partners.

Multi-Policy discounts
Save 10% on each policy when you take out more than one eligible RACV insurance policy.*

Loyalty rewards
The longer you're a member the more you'll save with discounts of up to 20%.^

We're here for you

We're a membership organisation that works for the benefit of our members, customers and the communities we're part of - and we're there when you need us. That's every person, every day, no matter how big our community grows.

We represent your interests in road safety, mobility, home and energy, so you have more choice, more information and better outcomes at home, on the road, and when you're travelling. And from insurance to emergency assistance for your home or car, or even when you're planning a holiday, you can be confident our team will take care of you.

We're here to help

If you have questions about your new purchase or what it means to be with RACV, we're here to help, so visit racv.com.au, call our team on 13 72 28 or stop by your local store.

It's great to have you with us.

Personal Information

Royal Automobile Club of Victoria (RACV) Limited
ABN 44 004 060 833
485 Bourke Street, Melbourne
Victoria 3000 Australia
racv.com.au

[22] RACV.0012.0001.0234.

2.18 – RACV Welcome Booklet[23]

One membership, many benefits

Your RACV membership gives you access to a whole lot more, every day.

More cover for less

Save 10% on each policy when you take out more than one eligible RACV insurance policy.*

More savings for getaways

Enjoy 25% off accommodation at RACV Resorts in Victoria, Queensland and Tasmania when you book directly.

More reasons to stay

The longer you're a member, the more you'll save on selected RACV products and services, with discounts of up to 20%.^

More exclusive offers

Access savings and exclusive deals at over 3,000 experiences, like movie and theatre tickets, holiday packages, car hire, airport parking and more.

Ready for more? Visit racv.com.au/benefits

[23] RACV.0012.0001.0232.

2.19 - Brochure[24]

RACV Members save everyday.

Member benefits

As an RACV Member, you have access to a range of benefits and savings not just on RACV products, but also from retailers around Australia on motoring, home, leisure and entertainment.

Years of membership benefits*

Be rewarded for your loyalty. The longer you're a member the more you can save on many RACV products and services.

Years of Membership Benefits Annual Discount

Bronze	Silver	Gold	Gold 50
5-9 years	10-24 years	25-50 years	51+ years
5%	10%	15%	20%

*The discount does not apply to Travel, Business, Farm, Single Item and Pet Insurance policies.

Multi-policy discount^

Save 10%

The more insurance policies you have with us, the more you could save. When you take out two or more eligible RACV insurance policies, you'll receive 10% off each.

^On existing policies discount takes effect at renewal. Excludes Travel, Business, Farm, Pet and Single Item Insurance products. RACV Home and Contents Insurance is issued by Insurance Manufacturers of Australia Pty Limited ABN 93 004 208 084 AFS Licence No. 227678. Please consider the Product Disclosure Statement before buying. For a copy call 13 RACV (13 7228) or visit racv.com.au.

Member discounts

Access a range of discounts and special offers at businesses across Australia from home and automotive, to holidays, entertainment and more.

[24] INA.0014.0002.0228; 0231.

2.20 – Letter to existing customers[25]

RACV we're there for you

27 August 2021

022/000001
Mr Sample Sample52
52 Fake Street
52 Fake Street
MELBOURNE VIC 3000

Dear Sample,

As an existing RACV Member you already have access to a range of great discounts and offers across travel, retail, and motoring. We want to make sure you're aware of the benefits RACV Home Insurance, Victoria's market leader for home insurance has to offer, which includes:

- Adjustable excess options to help make your premiums more affordable.
- Up to 12 months' temporary accommodation for your family and pets if your home becomes unlivable after a listed event.[1]
- Cover for theft, even if you leave your door unlocked.
- Comprehensive fire and flood damage.[2]
- 24/7 local claims assistance, online or over the phone.

Plus, save 10% with a Multi-Policy Discount[3]
The more RACV Insurance policies you hold, the more you'll save with 10% off when you take out two or more eligible policies.

Get the right cover for you
We understand that different needs require different coverage, that's why RACV offers Building and Contents Insurance policies.

Building Insurance
Cover for the home you own and live in (including fences) and attached fittings such as lights.

Contents Insurance
Cover to repair or replace personal items if they're damaged or destroyed due to an insured event.

Need more information?
Get a quote online, call 1300 712 744 to speak to a local consultant, or visit any RACV store today.

Regards,

Personal Information [redacted]

[1] *Following a listed event and where you lived in your home permanently before the listed event.*

[2] *Unless you have chosen to remove Flood, Rainwater run-off or Storm Surge cover where we have identified your home at risk of flooding. Other conditions apply including that damage caused by actions of the sea is not covered.*

[3] *The Multi-Policy Discount excludes Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.*

The information provided is general advice only. Before making any decisions please consider your own circumstances and the Product Disclosure Statement and Target Market Determinations. For copies, visit racv.com.au. As distributor, RACV Insurance Services Pty Ltd AFS Licence No. 230039 receives commission for each policy sold or renewed. Products issued by Insurance Manufacturers of Australia Pty Ltd ABN 93 004 208 084 AFS Licence No. 227678.

52 / E-1 S-2 I-2

[25] INA.0014.0002.0038.

2.21 – 'Benefits' screenshot[26]

Reassurance
Your building policy covers a range of events, including fire, storm and theft. So you're prepared for life's curveballs.

Peace of mind
If the worst were to happen and your home became unlivable, you'll get up to 12 months temporary accommodation for you and your pets. So you can rest easy.

More than you expect
You'll get new replacements for old items, if an insured item is stolen, damaged or destroyed by any event listed in your insurance policy.

We put you first
No claim or query is too hard to handle. Our Australian-based consultants are always here to help.

We reward loyalty
With our Multi Policy Discount you'll save 10% when taking out two or more eligible RACV Insurance policies. Plus the longer you stick with us, the more you could save through our Years of Membership Benefits Discounts**.

Any questions?

Contact Us

[26] INA.0014.0001.0002.

2.22 – Email advertisement[27]

Sign up for your exclusive offer

1. Purchase any RACV Home Insurance policy by **30th April 2022** (and serve your 21-day cooling off period). To make a purchase, go online at racv.com.au, call 1300 843 166 or visit any retail store. T&Cs apply*
2. On the 15th June you'll receive your $100 Prezzee eGift Card activation link via SMS/email.
3. After you've activated, you're all set to use your $100 Prezzee eGift Card at over 220 Aussie retailers. Take a look at the list of retailers here.

There's a reason why RACV is Victoria's market leader for home insurance

- 24/7 local claims assistance, online or over the phone
- Adjustable excess to help make your premiums more affordable
- 12 months temporary accommodation for you & your pets.[1]

Find out more

Plus, save 10% with a Multi-Policy Discount[2]

The more RACV Insurance policies you hold, the more you'll save with 10% off when you take out two or more eligible policies.

Remember, this offer is only available for a limited time!

To find out more or to purchase RACV Home Insurance:

Get a quote | Call 1300 843 166 | Visit any RACV store

[1] Following a listed event and where you lived in your home permanently before the listed event.
[2] The Multi-Policy Discount and Years of Membership Benefits exclude Travel, Business and Farm Insurance products. To qualify for the Multi-Policy Discount, you must hold two eligible RACV Insurance policies. For further details, see the Premium, Excess and Discounts guide at racv.com.au. Discounts will only be applied until any applicable minimum premium is reached. On renewal, any increases or decreases in your premium may be limited by factors such as your previous year's premium. You may not save more with more eligible policies and by staying with RACV Insurance longer if a minimum premium is reached, or limits have been applied to increases or decreases in your premium.
The information provided is general advice only. Before making any decisions please consider your own circumstances and the Product Disclosure Statement and Target Market Determinations. For copies, visit racv.com.au. As distributor, RACV Insurance Services Pty Ltd AFS Licence No. 230039 receives commission for each policy sold or renewed. Products issued by Insurance Manufacturers of Australia Pty Ltd ABN 93

[27] INA.0014.0002.0088.

Annexure C

Factors relied upon to predict customers' likelihood of renewing at different premiums for SGIO and SGIC branded insurance policies

Factor	Policy	Period
"yoi_risk": took into account, *inter alia*, the number of years since the customer's home insurance policy with SGIO or SGIC (as applicable) was first written	Contents Building & Contents	Until 26 January 2020
"ct_yor" took into account, *inter alia*, the number of consecutive years the customer held any same branded (SGIO or SGIC as applicable) insurance policy	Building ~~Contents~~	Until 26 January 2020
"loy_calc_ct_cont: took into account, *inter alia*, the number of same branded (SGIO or SGIC as applicable) contents policies the customer held	Building Contents	Until 26 January 2020
"loy_calc_ct_bldg": took into account, *inter alia*, The number of same branded (SGIO or SGIC as applicable) building policies the customer held	Contents	Until 26 January 2020
"LOY_CALC_CT_CR–CP": took into account, *inter alia*, the number of same branded (SGIO or SGIC as applicable) comprehensive car insurance policies the customer held	Building	Until 26 January 2020
"ct_pol": took into account, *inter alia*, the number of same branded (SGIO or SGIC as applicable) car, bike, home, landlord, caravan, boat, trailer, RBI, life, IP and/or roadside assistance insurance products the customer held	Building Contents Building & Contents	Until 26 January 2020
"pc_disc": took into account, *inter alia*, the amount of any Loyalty Discount the customer received	Building & Contents	Until 26 January 2020

Annexure D

Factors relied upon to predict customers' likelihood of renewing at different premiums for RACV branded insurance policies

Factor	Policy	Period
"ct_yom": took into account the number of years the customer had been a member of RACV	Building Contents Building & Contents	Until 5 September 2021
"yoi_risk": took into account, *inter alia*, the number of years the customer held their RACV branded home insurance policy	Contents Building & Contents	Until 26 January 2020
~~**"pc_disc": took into account, *inter alia*, the amount of any Years of Membership Discount the customer received**~~	~~Building & Contents~~	~~Until 26 January 2020~~
"cd_mpd2": took into account whether the customer received a Multi-Policy Discount	Building Contents	Until 26 January 2020
"cdmpd" and "cd_mpd2": took into account whether the customer received a Multi-Policy Discount	Building Contents Building & Contents	27 January 2020 to 5 September 2021