



Just Car Third Party Property Damage Car Insurance Policy

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement has been provided to explain new terms and conditions that should be read together with and will form part of your Just Car Insurance Third Party Property Damage Car Insurance Policy – Product Disclosure Statement and Important Information about Us – completed 26 November 2010 (your Policy).

1. The following section entirely replaces the section called 'Cooling off period and cancelling this policy' on page 20 of your Policy:

Cooling off period and cancelling this policy

After this cover begins or after you renew your policy for another period of cover, you have 21 days to consider the information in the PDS. This is called the 'cooling off period'.

If you decide to cancel your policy, either during the cooling off period or at any other time, we will refund the unexpired portion of the premium less any non refundable government charges and less \$30 of premium (plus government charges and fire services levy if applicable) which we keep to cover our reasonable administrative and transaction costs.

To cancel your policy, please call us on 13 13 26. We can only cancel your policy by giving you written notice in accordance with the Insurance Contracts Act 1984.

2. In the section titled 'Would you like more information about how we pay claims?' on page 17 of your Policy, remove the entire bracket from the second sentence.
3. In the section titled 'When we quote you a premium' on page 19 of your Policy, remove the entire bracket from the second sentence of the third paragraph.

This Supplementary Product Disclosure Statement was completed on 7 September 2011.

Questions?

If you have any questions, please contact us by:

Phone: 13 13 26

Email: contactus@justcarinsurance.com.au

Web: www.justcarinsurance.com.au

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