SUPPLEMENTARY PRODUCT DISCLOSURE **STATEMENT**

Veteran, Vintage & Classic Vehicle Insurance

This Supplementary Product Disclosure Statement (SPDS) should be read with the Veteran, Vintage and Classic Vehicle Insurance Product Disclosure Statement (PDS) prepared on 18 September 2016. These documents together with your current Certificate of Insurance make up the terms and conditions of your insurance contract with us.

SPDS

This SPDS was prepared on 18 September 2016 and applies to policies with a commencement date or renewal date on or after 18 September 2016.

To check the terms and conditions of an insurance contract which commenced prior to 18 September 2016. please refer to the PDS together with your Certificate of Insurance. Visit nrma.com.au to view a copy of the PDS and any applicable SPDS.

YOUR VVC VEHICLE (PAGE 18 OF THE PDS)

We have made some changes to the information about what you use your vehicle for, on page 18 of the PDS.

The wording under the headings 'Covered', 'Not Covered' and 'Conditions' has been deleted and replaced with:

COVERED

We cover your vehicle when it is used for:

- hobby or recreational purposes
- special occasion/wedding hire, or
- · Club plate use but only if Club plate use is shown on your current Certificate of Insurance, and only when your vehicle is used in accordance with the applicable club or other designated special limited use registration requirements.



NOT COVERED

We will not cover your vehicle if it is:

- used as a primary mode of transport or used on a regular basis for example commuting daily to and from work
- · driven more than 9,000km per year

unless you have told us beforehand, and we have agreed to cover you.

CONDITIONS

We may agree to cover you if:

- · your vehicle is a stationery engine
- you have told us of your intention to use your vehicle for a purpose other than a hobby or recreational purpose
- · your vehicle is being restored

and you have paid any additional premium that applies.

DEFINITIONS (PAGE 66 OF THE PDS)

We have added an additional definition on page 66 of the PDS:

Club plate use the club or other designated special limited use registration of your vehicle granted by a relevant statutory body, as shown on your current Certificate of Insurance.

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