

Landlord & Holiday Property Protection

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by The Proplab Group Pty Ltd trading as St George Underwriting Agency (SGUA) (ABN 59 009 357 582) (AFSL 236663) under a binding arrangement on behalf of Certain Underwriters at Lloyd's.

This SPDS forms part of your Policy Documents and must be read in conjunction with the SGUA Landlord & Holiday Property Protection Product Disclosure Statement (PDS) dated 2nd September 2025, your Certificate of Insurance and/or any Endorsements or notices we give you in writing.

Changes to the PDS which apply to new Policies and renewals from 2nd September 2025.

Section 2: Contents:

What is Covered (and some things to note about your cover)	What is not Covered (Specific Exclusions)	\$ Maximum Limit
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Accidental Physical Loss or Damage (Page 33 of the PDS)

We will pay for Accidental physical loss or Damage to your Building.	- Accidental Damage to Household Goods; - loss or Damage caused by or arising directly out of: - the actions of cleaning; - heat, smoke or soot when either the Building or Contents have not caught Fire or where the Fire which cause damages is more than 100m from the Risk Address; - gradual exposure to Fire, heat, smoke or soot during recurring incidents of Fire or bushfire over a period of time - poor housekeeping by your Tenants or your Tenant's guests. Poor housekeeping includes costs associated with the Tenant's untidy, unclean or unhygienic living habits;	- Up to the Sum Insured shown on your Certificate of Insurance for your Contents - Up to the Sum Insured shown on your Certificate of Insurance for your Contents, where Damage was caused by water escaping from a shower recess or base
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Theft, Attempted Theft Or Burglary (Page 33 of the PDS)

We will pay for physical loss or Damage to your Contents caused by theft, attempted theft or burglary.	- Any theft that has not been reported to the police; - Theft of Household Goods - Theft by Tenants	Up to the Sum Insured shown on your Certificate of Insurance for your Contents
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Strata Title Owner Improvements (Page 35 of the PDS)

If the Risk Address is a strata title we will pay for physical loss or Damage to Fixtures and Fittings installed in your Risk Address that are not legally required to be insured by the Body Corporate.	- any Fixtures and Fittings that are insured by the Body Corporate; or - any claims which are not covered by the Body Corporate insurer due to being less than any applicable excess or deductible.	Up to the Sum Insured shown on your Certificate of Insurance for your Contents
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