SGUA

Landlord Property Protection Plus

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.

It applies to all current policies issued by SGUA.

This SPDS forms part of your Policy Documents and must be read in conjunction with the PDS, your Certificate of Insurance and any Endorsements or notices we give you in writing.

The changes set out in this SPDS apply from 01 September 2026.

The complaints handling process on page 14 of the PDS is replaced with the following:

"How you can make a complaint and how they are handled

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure.

Please contact SGUA in the first instance by:

- Calling us on 1300 697 482; or
- Email: complaints@theproplab.com.au; or
- Visiting our website at www.sgua.com.au

We will acknowledge we have received your complaint and aim to resolve the complaint to your satisfaction.

A complaint decision will be provided to you within 30 calendar days. If we are unable to meet this timeframe, we will inform you of the reason for the delay.

If your complaint is not resolved to your satisfaction, or you do not receive a complaint decision within 30 calendar days of the date on which you first made the complaint, you can refer your complaint to the Australian Financial Complaints Authority (AFCA).

You can contact AFCA as follows:

- Phone: 1800 931 678
- Email: info@afca.org.au
- Post: GPO Box 3, Melbourne VIC 3001
- Website: www.afca.org.au

AFCA services are provided to you free of charge. Your complaint must be referred to AFCA within 2 years of the complaint decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may have access to other external dispute resolution options."