

Support for victim survivors of family violence



What is the change?

We are updating our Product Disclosure Statements (PDS) to reflect and enable our approach to supporting victim survivors of family violence.

Update Pursuant to ASIC Corporations Instrument 2016/1055

Effective 27 February 2026 for new and existing policies. This is to be read in conjunction with your current PDS.

The changes are considered non-materially adverse and apply to the following PDS:

- Car Insurance Product Disclosure Statement - dated 1 September 2021

Page 18 'Additional benefits - Locks and keys' Delete wording and replace with the following.

If your car keys are stolen, we will pay up to \$1,000 to replace or recode your car's locks and keys. Your policy's Basic excess will apply to any claim submitted for this benefit. For example, if it costs \$2,000 to replace or recode your locks and keys and your Basic excess is \$800, we will pay \$1,000 (the maximum benefit amount).

This benefit is only payable if the theft has been reported to the police and the keys were not stolen by a family member, invitee or person who normally resides with you. This exclusion does not apply if the loss or damage was caused or contributed to by family violence affecting you and/or your family. However, any person who:

- caused or contributed to the loss or damage; or
- encouraged, assisted, or consented to the conduct which caused the loss or damage,

is not entitled to make a claim or benefit from the claim. Where this term applies, we will assess and grant indemnity or pay an amount that is fair and reasonable in the circumstances.

Page 25 'Your responsibilities - More than one insured person' Delete sentence and replace with the following.

One policyholder may request that we vary or cancel your policy. Where possible, we will notify each policyholder.

In some circumstances of family violence, where we in our absolute discretion consider that a variation or cancellation may not be in the best interest of a policyholder, we may communicate with that policyholder separately.

Each named policyholder must co-operate with us in relation to a claim and our assessment of the claim.

Prepared on: 27 February 2026

Insurance is issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard) and promoted and distributed by Real Insurance, a trading name of Greenstone Financial Services Pty Ltd ABN 53 128 692 884, AFSL 343079.

Page 26 'General exclusions'

Delete paragraph commencing with 'However' and replace with the following.

However, exclusions relating to drug and/or alcohol use or testing will not apply if you can prove that you had no reason to suspect, and a reasonable person in your situation would have had no reason to suspect that the driver of your car was affected by alcohol or any drug. These exclusions also will not apply if the loss or damage was caused or contributed to by family violence affecting you and/or your family.

However, any person who:

- caused or contributed to the event; or
- encouraged, assisted, or consented to the conduct which caused the event,

is not entitled to make or benefit from a claim.

Page 30 'General exclusions - Dot Point 5'

Delete and replace with the following.

- any claim where you or a third party with your knowledge have deliberately misled us. This exclusion does not apply if the loss or damage was caused or contributed to by family violence affecting you and/or your family. However, any person who:
 - caused or contributed to the loss or damage; or
 - encouraged, assisted, or consented to the conduct which caused the loss or damage,is not entitled to make a claim or benefit from the claim.

Page 30 'General exclusions - Dot Point 7'

Delete and replace with the following.

- a deliberate, intentional or malicious act (including theft, conversion or misappropriation) or criminal act that you cause or give implied or actual consent to someone else to carry out. This exclusion does not apply if the loss or damage was caused or contributed to by family violence affecting you and/or your family. However, any person who:
 - caused or contributed to the loss or damage; or
 - encouraged, assisted, or consented to the conduct which caused the loss or damage,is not entitled to make a claim or benefit from the claim.

Page 33 'Making a claim - Assessing your claim'

Delete the first paragraph and replace with the following.

After you have lodged a claim with us, we will assess it. Where an exclusion does not apply because the loss or damage was caused or contributed to by family violence affecting you and/or your family, we will assess and grant indemnity or pay an amount that is fair and reasonable in the circumstances.

When we are doing this, we may ask you or the driver for reasonable information and assistance to help with the process, including as set out below.

Page 33 'Making a claim - Assessing your claim'

Add the following at the end of the page.

If an authorised third party is not acting in the best interests of the policyholder, we reserve the right to override any authorisation to contact the policyholder directly.

Page 34 'Rights under this policy' (new title)

Add the following at the end of the page.

Rights under this policy

A person may have rights under this policy, including the right to make a claim and to receive a benefit from the claim, although the person is not a policyholder. These rights arise in circumstances including where the person:

- is a third party beneficiary under the Insurance Contracts Act 1984;
- is specified or referred in this policy as a person to whom the benefit of this policy extends; or
- has an interest (usually a pecuniary or economic interest) in your car.

These rights are subject to the terms and conditions of this policy and the provisions of relevant legislation.

Under this policy, these persons may include:

- a family member; and/or
- credit providers.

Page 50 'Definitions'

Add the following new definition before 'insured event'.

family violence: violence, threats, abuse or coercion (including deliberate financial harm) used to control a person in a family or to make a person in a family fearful. Our assessment of a family violence circumstance will be guided by, but not limited to, relevant legislation and guidance from experts and survivor service providers.