

## > Change to the policy wording

### 1 October 2025

All of our products contain the following clause:

#### Change to the policy wording

From time to time and where permitted by law, We may change parts of the policy wording. We will only do so if, from the view of a person deciding whether to buy this insurance, the changes are not materially adverse to You.

If We make such changes We may either:

- communicate the changes to You at the earliest opportunity; or
- issue an update on the Rural Affinity's website.

You can also contact Rural Affinity to find out what changes might have occurred and/or to obtain a paper copy of such notices on request.

Please see below details of changes that are not materially adverse to you.

#### Amendment to Dispute resolution

**Changes to the dispute resolution process commences 1 October 2025.**

**The Dispute resolution clause that appears in the Product Disclosure Statements, documentation and policy wordings is deleted and replaced by the following:**

#### Dispute resolution

Any complaints about Our products or services are taken seriously by Us and will be dealt with fairly and promptly.

If You have a complaint please first try to resolve it by speaking to a member of the Rural Affinity staff. Rural Affinity will acknowledge receipt of Your complaint and Rural Affinity can assist by referring the matter to their Internal Dispute Resolution Officer for further review.

You can contact Rural Affinity by:

Phone: (02) 9496 9300

Fax: (02) 9496 9308

Email: [disputes@ruralaffinity.com.au](mailto:disputes@ruralaffinity.com.au)

Mail: Internal Disputes Resolution Officer  
Rural Affinity PO Box 160, St Leonards NSW 1590

If Rural Affinity's Dispute Resolution Officer requires additional information, they will contact You to discuss.

Rural Affinity will keep you informed about the progress of the review of Your complaint at least every ten (10) business days, unless the matter is resolved earlier or You agree a different timeframe. Unless a different timeframe is agreed, Rural Affinity will advise You of the outcome of the review within thirty (30) calendar days of receipt of Your complaint.

If We are unable to resolve Your complaint within thirty (30) calendar days of the date your complaint was received by Us or if You remain unsatisfied, You may refer your complaint to the Australian Financial Complaints Authority (AFCA) for a free review. The AFCA is an independent national body and, if the complaint is heard by AFCA, We will be bound by its decision.

You can visit their website [www.afca.org.au](http://www.afca.org.au) or contact them:

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: GPO Box 3, Melbourne, VIC, 3001

Further details regarding Our complaints process are available on request.

If you require additional assistance to lodge a complaint, for example an interpreter, please visit <https://ruralaffinity.com.au/support/> to find out more about accessing the right support for you, or contact our Internal Dispute Resolutions Officer.