

> Change to the policy wording (Great Lakes Australia only)

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.

'Duty of Disclosure' replaced by a 'Duty to take reasonable care not to make a misrepresentation'. This change applies to policies issued from 5 October 2021.

This change applies to Small Farm only.

The Duty of Disclosure that appears on page 1 of the Product Disclosure Statement (RASFO520) is deleted and replaced by the following:

Your duty to take reasonable care not to make a misrepresentation.

This policy is subject to the Insurance Contracts Act 1984 (Act). Under that Act, before You take out insurance with Us, You have a duty to take reasonable care not to make a misrepresentation in the information you provide to Us. You have the same duty to take reasonable care not to make a misrepresentation before You renew, extend, vary, or reinstate Your contract of insurance. The duty applies until the policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time). You need to tell Us immediately of any changes to the answers that have been provided to Us and/or the disclosures You have made to Us throughout the Policy Period.

What You do not need to tell Us

You do not need to tell Us about any matter:

1. that diminishes Our risk;
2. that is of common knowledge;
3. that We know or should know as an insurer; or
4. that We tell You We do not need to know.

Who does the duty apply to?

Everyone who is insured under this policy must comply with the duty.

What happens if You or they do not comply with the duty?

If You or they do not comply with this duty, We may cancel the policy or reduce the amount We pay if You make a claim. If the non-disclosure is fraudulent, We may treat the policy as if it never existed and pay nothing.

Amendment to Dispute resolution clause.

This change applies to policies issued from 5 October 2021.

The current Dispute resolution clause is located in Product Disclosure Statements and policy wordings as follows:

Product Disclosure Statement / Policy Wording / Reference	Page Number
Farm Pack (RAFP0520, ARMAFP0520, EBMFC0520)	5
Small Farm (RASFO520)	5
Broadacre (RABAPREH0420, RABAPOH0420)	2
Broadacre (RABACE0420)	3
Cotton (RACOY1020, RACORG1020)	2
Cotton (RACOYQ1020)	3
Livestock (RALS0520)	2
Plantation Timber (RAPTAUS0720)	2
Viticulture (RAVIT0720)	2
Fruiting Tree & Vine (RAFT0720)	2

The Dispute resolution clause that appears in the Product Disclosure Statements and policy wordings as noted above is deleted and replaced by the following:

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
 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 to a different timeframe. Unless a different timeframe is agreed, Rural Affinity will advise you of the outcome of the review within fifteen (15) business days of receipt of Your complaint.

If You are not satisfied with the resolution offered by Rural Affinity's Internal Dispute Resolution Officer, Rural Affinity will refer your complaint to the Dispute Resolution officer or their delegate at Great Lakes Australia.

You can also contact Great Lakes Australia by:

Email: disputes@gla.com.au
 Mail: Disputes Resolution Officer, Great Lakes Australia
 PO Box H35, Australia Square NSW 1215

If Great Lakes Australia is unable to resolve Your complaint within thirty (30) calendar days of the date Your complaint was first received by Rural Affinity 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 or contact them:

Phone: 1800 931 678
 Email: info@afca.org.au
 Mail: GPO Box 3, Melbourne, VIC, 3001

Further details regarding Our Complaints & Disputes Resolution process are available on request.

Amendment to Privacy Notice. This change applies to all products.

The current Privacy Notice is located in Product Disclosure Statements and policy wordings as follows:

Product Disclosure Statement / Policy Wording / Reference	Page Number
Farm Pack (RAFP0520, ARMAFP0520, EBMFC0520)	4
Small Farm (RAS0520)	4
Broadacre (RABAPREH0420, RABAPOH0420, RABACE0420)	2
Cotton (RACOY1020, RACOYQ1020, RACORG1020)	2
Livestock (RALS0520)	2
Plantation Timber (RAPTAUS0720)	2
Viticulture (RAVIT0720)	2
Fruiting Tree & Vine (RAFT0720)	2

The Privacy Notice appearing in the table of noted locations is deleted and replaced with the following:

Privacy

We are committed to the safe and careful use of Your personal information in the manner required by the Privacy Act 1988 (Cth), the Australian Privacy Principles and the terms of this Policy. In this privacy section, “We”, “Us” and “Our” means the insurer and Rural Affinity as applicable.

We will only collect Your personal information in order to assess Your application for insurance and, if Your application is accepted, to administer and manage Your insurance policy and respond to any claim that You make. To do this, Your personal information may need to be disclosed to insurers, reinsurers and service providers and related entities who carry out activities on Our behalf, such as assessors and facilitators, some of whom may be located in overseas countries. Our contractual arrangements generally include an obligation for these insurers, reinsurers, service providers and related entities to comply with Australian privacy laws.

By providing Us with Your personal information, You consent to the disclosure of Your personal information to insurers, reinsurers, service providers and related entities in overseas countries to enable Us to assess Your application, to administer and manage Your insurance policy and to respond to any claim that You make.

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the disclosure of Your personal information to overseas entities at any stage, We may not be able to assess Your application or administer and manage Your insurance policy and respond to any claim that You make.

Our privacy policies explain how You may access personal information, how to seek correction of Your personal information, how to make a complaint about the handling of Your personal information and how complaints are handled. If You require more information, You can access Rural Affinity’s Privacy Policy at www.ruralaffinity.com.au/privacy and the insurer’s Privacy Policy and Privacy Statement at www.munichre.com/gla/en/about-us.html.