



SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

About this SPDS This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends the following Product Disclosure Statement (PDS) and Policy wording:

- Quantum Underwriting Agencies – Quantum Private Clients Home Product Disclosure Statement and Policy Wording – V8/01/06/2025 dated 14 April 2025 and any previous Quantum Underwriting Agencies – Quantum Private Clients Home Product Disclosure Statement and Policy Wording.

This SPDS must be read together with the above PDS. This SPDS is effective for all policies incepting and renewing from 01 June 2026 and any open or claims lodged from 01 June 2026.

You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS/SPDS issued by us to you.

How to Make a Claim

On page 10, we have updated our contact details for claims lodgement as these are now handled by our in-house claims team and no longer a Third-Party Administrator.

How to Make a Claim

Your insurance adviser can claim on **your** behalf or if **you** prefer please contact **us** and **we** will guide **you** through the process.

If **you** are unable to contact **your** insurance adviser, **you** can call **our** after hours services at any time on any day to assist:

Calling from within Australia: 1300 772 469

Calling from outside Australia +61 02 7251 7710

Email: claims@quantumprivateclients.com.au

We can only accept responsibility for repairs or payment to third parties if **you** have told **us** and **we** have accepted **your** claim. Full details of what **you** must do for **us** to consider **your** claim are detailed in the **Claims Conditions** section of **your policy wording**.

If a crime has been committed, please ensure **you** call the Police; obtain a crime reference number and that **you** provide it to **us**.

Complaints and Dispute Resolution

On page 11, we have updated our Complaints and Dispute Resolution process.

Complaints and Dispute Resolution

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:

The Complaints Officer
Quantum Private Clients Pty Ltd
Suite 2.2B, Level 2, 25 Cooper Street,
Surry Hills, Sydney
NSW 2010
Email: info@quantumprivateclients.com.au
Telephone: 1300 772 469

We will acknowledge receipt of **your** complaint and do **our** utmost to resolve it to **your** satisfaction.

A final decision will be provided to **you** within 30 calendar days of the date on which **you** first made the complaint. If **we** are unable to meet this time frame **we** will inform **you** of the reason for the delay.

You may refer **your** complaint to the Australian Financial Complaints Authority (AFCA) free of charge, if **your** complaint is not resolved to **your** satisfaction within 30 calendar days of the date on which **you** first made the complaint. AFCA can be contacted as follows:

Australian Financial Complaints Authority
GPO Box 3
Melbourne
VIC 3001
Phone: 1800 931 678 (free call)
Fax: +61 3 9613 6399
Email: info@afca.org.au
Website: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If **your** complaint is not eligible for consideration by AFCA, **you** can also access any other external dispute resolution or other options that may be available to **you**.

Service of Suit

The Lloyd's Underwriters participating on this Insurance agree that:

(i) if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice, and the Underwriters will submit to the jurisdiction of any competent Court within the Commonwealth of Australia;

(ii) service of any originating process upon the Lloyd's Underwriters may be affected upon:

Lloyd's Underwriters' General Representative in Australia

PO Box R1745
Royal Exchange
NSW 1225
Telephone: +61 (0)2 8298 0783
Email: serviceofsuitaus@lloyds.com

who has authority to accept service on the Lloyd's Underwriters' behalf until the appointment of another agent for service which is notified to the insured; and

(iii) if a suit is instituted against "Certain Underwriters at Lloyd's subscribing this policy", it is binding on all Lloyd's Underwriters participating on this Insurance as if they had each been individually named as a defendant. In the event of a claim arising under this Insurance immediate notice should be given to:

Private Clients Claims Department

Telephone within Australia: 1300 772 469
Telephone outside Australia: +61 02 7251 7710
Email: claims@quantumprivateclients.com.au

Other than set out above, the terms, conditions, exclusions, and limitations are set out in your PDS.

SPDS prepared on 26 May 2026

SPDS - Quantum Private Clients Home Product Disclosure Statement and Policy Wording –
V8/01/06/2025