

Dear Broker Principal,

We are writing to inform you of important changes to the underwriting arrangements for general insurance policies issued through Point Insurance.

Non-Renewal of Existing Policies

In accordance with our obligations under Section 58 of the Insurance Contracts Act 1984 (Cth), we are providing formal notice that all general insurance policies placed with Point Insurance on behalf of the Insurer Lloyds that are due to renew on or after **1 January 2026**, will not be renewed. Coverage under existing policies remains unaffected until the expiry date.

You are welcome to ask for further information or provide feedback in relation to anything contained in this Important notice and you can contact Point Insurance on 1300 362 766.

Replacement Terms with Chubb Insurance

From 1 January 2026, Point Insurance are pleased to confirm that they have secured a new underwriting partnership with Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL 239687).

As each Point Insurance policy held by your clients expires over the next 12 months, we will be offering **new/replacement terms** under this new arrangement with Chubb Insurance.

We've also released a new Product Disclosure Statement (PDS) to reflect our change in insurer and updated the product name which will now be - Envest Point Personal Accident & Sickness Insurance. There is no material changes to the cover previously provided.

Ahead of the expiry of current policies, you will receive:

- Replacement (or replacement decline, if relevant) offers for each affected client, including any changes in terms or pricing
- Updated Product Disclosure Statements (PDS)



- Updated Target Market Determinations (TMDs) available on the Point Insurance website https://pointinsurance.com.au/wp-content/uploads/2025/12/Invest-Point-TMD_1225.pdf

We encourage you to review these materials and engage with your clients to ensure a smooth transition.

Next Steps for You and Your Clients

- **Client Communication:** Inform your clients of the change in underwriting arrangements and assist them in reviewing the renewal/replacement insurance offers.
- **Policy Continuity:** Ensure that any required actions are taken ahead of renewal/expiry dates to maintain uninterrupted coverage.
- **Support:** Our team is available to support you through this transition and answer any questions you or your clients may have.

We value your partnership and appreciate your support in managing this change on behalf of your clients. If you have any questions or require further assistance, please contact the Point Insurance team on 1300 362 766.

Sincerely,

Point Insurance Team

