

Dear Customer,

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).

Chubb Insurance have offered to insure you after termination of your current policy. Attached is your offer of insurance from Chubb Insurance.

If you are happy to accept our offer of insurance, then you do not need to take any further action.

We've also released a new Product Disclosure Statement (PDS) to reflect our change in insurer which will apply to your policy. **There are no material changes to the cover previously provided.**

You can find the new PDS online by clicking this link:

www.pointinsurance.com.au/united-services-union/



It's important you review your insurance offer, see summary below, before the expiry date of your policy to make sure:

- The details are accurate
- You know what you're covered for
- You understand what your excess is

We recommend that you also read our Product Disclosure Statement (PDS), and Target Market Determination (TMD), available via: www.pointinsurance.com.au/united-services-union/

Now is also a great time to chat to WageCover if you need to make any changes. Whether you have questions in relation to your coverage or just want to do a policy health check.

You are also welcome to ask for further information or provide feedback in relation to anything contained in this important notice and you can do so by contacting WageCover on (02) 9970-8411.

Sincerely,

Point Insurance Team

