

## **Supplementary Product Disclosure Statement (SPDS) United Services Union**

### **Personal Accident & Sickness Insurance Policy Wording and Product Disclosure Statement Amendment**

#### **Important Information about this SPDS**

This SPDS contains particulars of changes to the United Services Union Personal Accident & Sickness Product Disclosure Statement & Policy Wording (United Services Union Personal Accident & Sickness Insurance) and Product Disclosure Statement ("PDS") (POINT-WIPA3-PDS-0326). This SPDS should be read together with the PDS.

This SPDS was prepared on **13 March 2026**.

#### **Supplementary information**

The PDS is updated as follows:

This endorsement varies the standard terms of the Policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the Policy, the parties agree as follows (subject to all other terms, conditions, limits of liability and exclusions of the Policy):

#### **Additional Benefits**

##### **11. Personal Motor Vehicle Excess Reimbursement**

If during the Policy Period and within the Scope of Cover, You are required to pay a Covered Excess as the result of an At-Fault Collision in accordance with Your comprehensive Personal Motor Vehicle insurance, We will reimburse You the amount of the Covered Excess, up to a maximum of \$500. We will not be liable to pay You for more than one (1) Covered Excess during the Policy Period.

## Additional Definitions applicable to this benefit

1. **At-Fault Collision** means a collision:
  - a. involving You driving Your Personal Motor Vehicle;
  - b. for which a Covered Excess is payable to Your comprehensive Personal Motor Vehicle insurance provider due to You being at fault for the collision.
2. **Covered Excess** means the amount You must contribute towards the cost of a claim as specified under Your comprehensive Personal Motor Vehicle insurance policy which provides cover for Your Personal Motor Vehicle.
3. **Personal Motor Vehicle** means a sedan, station wagon, hatchback, four-wheel drive (4WD) or other non-commercial vehicle which is owned by You.

It does not mean a motorcycle, motor scooter or moped, mobile home, campervan, limousine, trailer, rental vehicle, or any other vehicle manufactured to seat more than eight (8) occupants.

## Additional Exclusions applicable to this benefit

1. We will not pay a benefit where:
  - a. a benefit has already been paid by Us to You during the Policy Period;
  - b. there was no At-Fault Collision;
  - c. Your Personal Motor Vehicle was not covered by a comprehensive Personal Motor Vehicle insurance policy at the time of the At-Fault Collision;
  - d. Your claim under Your comprehensive Personal Motor Vehicle insurance policy has been denied for any reason;
  - e. Your comprehensive Personal Motor Vehicle insurance provider has waived Your Covered Excess, or the Covered Excess is not payable by You;
  - f. a single vehicle At-Fault Collision occurred at Your normal place of residence, or within Your residential boundary;
  - g. You do not hold an Australian unrestricted open driver's licence at the time of the At-Fault Collision;
  - h. You are aged under twenty-one (21) years at the time the At-Fault Collision;
  - i. Your Personal Motor Vehicle is used for commercial purposes;
  - j. Your Personal Motor Vehicle is a motorcycle, motor scooter or moped, mobile home, campervan, limousine, trailer, rental vehicle, or any other vehicle manufactured to seat more than eight (8) occupants;
  - k. the Covered Excess is only for damage caused to vehicle windscreen or window glass, or the tyres.

## Additional Conditions applicable to this benefit

1. No benefit amount shall be payable unless You have reached the age of twenty-one (21) years and hold a current Australian unrestricted and open driver's licence at the time of the At-Fault Collision.
2. No benefit amount shall be payable unless You are required to pay a Covered Excess as a result of an At-Fault Collision.
3. At the time of an At-Fault Collision, You must hold an in force comprehensive Personal Motor Vehicle insurance policy which provides cover for the Personal Motor Vehicle involved in the At-Fault Collision.
4. No benefit amount shall be payable until an indemnity payment for the At-Fault Collision has been finalised by the insurance provider of Your comprehensive Personal Motor Vehicle insurance policy and We have received satisfactory proof of this.
5. No benefit amount shall be payable unless the finalised indemnity payment received by You under their comprehensive Personal Motor Vehicle insurance policy includes a deduction of the Covered Excess.
6. Notice must be given to Us as soon as reasonably practicable of an At-Fault Collision which may result in a claim under this benefit. When making a claim, You should include copies of:
  - a. Your comprehensive Personal Motor Vehicle insurance policy;
  - b. a receipt from Your comprehensive Personal Motor Vehicle insurance provider and/or licensed motor vehicle repairer showing payment of the Covered Excess;
  - c. Your comprehensive Personal Motor Vehicle insurance providers statement of event;

We may also request that you provide further relevant documentation at Our discretion.

In all other respects the PDS remains unchanged.

Ref: [POINT-WIPA3-SPDS-0326](#)