

Supplementary Product Disclosure Statement



Insure with an Enthusiast

This Supplementary Product Disclosure Statement (SPDS) is dated 21 September, 2010. It will apply from that date.

This SPDS updates and should be read with the Ryno Insurance Policy and Product Disclosure Statement, number RYN.LLO.v.050310, preparation date 5 March 2010 (PDS) and any other applicable SPDS.

Changes to your PDS

Removal of exclusion

Your PDS is amended to amend the 'Other damage' on page 38 of the PDS to remove the exclusion for 'the use of an incorrect grade of fuel in Your Vehicle'. This part of the 'Other damage' on page 38 of the PDS will not be part of policies entered into after that date of this SPDS.

Financial claims scheme

Your PDS is amended by adding the following information:

The parts of this policy that are insured by Berkley Insurance Company (see page 2 of the PDS) may be a 'protected policy' for the purposes of the Federal Government's Financial Claims Scheme (FCS). The FCS is administered by the Australian Prudential Regulation Authority (APRA). Berkley Insurance Company is authorised by APRA.

In the unlikely event of an insurer authorised by APRA becomes insolvent, the Federal Treasurer may make a declaration that the FCS applies to that insurer. If the FCS applies, as a policyholder, you may be entitled to have valid claims paid under the FCS. Access to the FCS is subject to eligibility criteria.

Information about the scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 131 060.

If you have any questions, or would like another copy of your PDS, please call us on 1300 650 670.

Ryno Insurance

Ryno Insurance Services is a specialist division of East West Insurance Brokers Pty Limited ABN 83 010 630 092, AFSL Number 230041, established in 1984 (Ryno).

The Insurers

The insurers of the policy are:

- Certain underwriters at Lloyd's, for all cover under the Policy other than cover for liability in excess of \$250,000 and cover under the Personal Belongings and Riding Apparel additional benefits, other than for claims relating to the 'the use of an incorrect grade of fuel in Your Vehicle', between 21 September 2010 and 30 September 2010.
- Berkley Insurance Company, for cover for liability in excess of \$250,000 and cover under the Personal Belongings and Riding Apparel additional benefits and for claims relating to 'the use of an incorrect grade of fuel in Your Vehicle', between 21 September 2010 and 30 September 2010. In the event of a total loss cash settlement, Berkley Insurance Company will be liable for an amount equal to the difference between the Market Value of the vehicle at the time of the loss plus 20% and the Agreed Value as shown on the policy schedule.