



Changes to ahm Home & Contents Insurance Product Disclosure Statement



We've made some changes to the wording of our ahm Home & Contents Insurance product. The new wording is in the new ahm Home & Contents Insurance Product Disclosure Statement (PDS) with a preparation date of 18 September 2023 which replaces any previous ahm Home & Contents Insurance PDS you hold for the policy for which you've received this notice.

Please note that this notice isn't part of your insurance policy with us and doesn't take your personal circumstances into account.

To make sure the product continues to be right for you, please read the new PDS, your Certificate of Insurance and any other documents that form part of your policy that we tell you form part of the contract with us. These documents set out the terms and conditions, limits, and exclusions of your insurance contract with us.

Our new ahm Home & Contents Insurance PDS will apply to:

- new ahm Home & Contents Insurance policies with cover start dates on or after 10 November 2023; and
- existing ahm Home & Contents Insurance policies renewed with cover start dates on or after 10 November 2023.

Got a question?



Call us on
1300 518 049



Or email us at
carandhome@ahm.com.au

Changes made to the ahm Home & Contents Insurance PDS

Changes to how an excess applies in the event of an earthquake or a flood

Previously, in the event of an earthquake or flood, the PDS explained that a fixed excess of \$500 applied to each event. Now, in the event of an earthquake or flood, the higher of your chosen basic excess or a fixed excess of \$500 will apply to each event.

Please check out page 18 of the PDS for more information.

Changes to 'Ensure your premiums are always paid'

We have updated the wording in this section on page 61 of the PDS to accommodate the introduction of direct debit from a financial institution account as a payment method.

Changes to our policy cancellation process

We have updated our cancellation process as detailed on page 16 of the PDS.

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