Support for victim survivors of family violence

What is the change?

We are updating our Product Disclosure Statements (PDS) to reflect and enable our approach to supporting victim survivors of family violence.

Update Pursuant to ASIC Corporations Instrument 2016/1055

Effective 27 February 2026 for new and existing policies. This is to be read in conjunction with your current PDS

The changes are considered non-materially adverse and apply to the following PDS

- Landlords Insurance Product Disclosure Statement - dated 1 September 2021

Page 29 'General exclusions - Dot Point 10'

Delete and replace with the following.

- any deliberate action by you, or your agents or invitees, or other people who have entered the site with your consent (other than tenants and their visitors and their children). This exclusion does not apply if the loss or damage was caused or contributed to by family violence affecting you and/or your family (excluding where contributed to by tenants, their visitors and/or their children). However, any person who:
  - caused or contributed to the loss or damage; or
  - encouraged, assisted, or consented to the conduct which caused the loss or damage,

  is not entitled to make a claim or benefit from the claim.

Page 30 'General exclusions - Dot Point 10'

Delete and replace with the following.

- acts or omissions by you or someone with your consent, if the acts are unlawful or are intended to be done with reckless disregard for the consequences. This exclusion does not apply if the loss or damage was caused or contributed to by family violence affecting you and/or your family (excluding where contributed to by tenants, their visitors and/or their children). However, any person who:
  - caused or contributed to the loss or damage; or
  - encouraged, assisted, or consented to the conduct which caused the loss or damage,

  is not entitled to make a claim or benefit from the claim.

AUSTRALIAN® Seniors

Prepared on: 27 February 2026

Insurance is issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard) and promoted and distributed by Australian Seniors Insurance Agency, a trading name of Greenstone Financial Services Pty Ltd ABN 53 128 692 884, AFSL 343079.

Page 36 'Your responsibilities - More than one insured person'

Delete sentence and replace with the following.

One policyholder may request that we vary or cancel your policy. Where possible, we will notify each policyholder.

In some circumstances of family violence, where we in our absolute discretion consider that a variation or cancellation may not be in the best interest of a policyholder, we may communicate with that policyholder separately.

Each named policyholder must co-operate with us in relation to a claim and our assessment of the claim.

Page 41 'Making a claim - What to do in the event of a claim'

Add the following at the end of the page.

If you have been affected by family violence and are unable to do any of the above, please contact us to discuss.

Page 42 'Making a claim - Assessing your claim'

Delete the first paragraph and replace with the following.

After you have lodged a claim with us, we will assess it. Where an exclusion does not apply because the loss or damage was caused or contributed to by family violence affecting you and/or your family, we will assess and grant indemnity or pay an amount that is fair and reasonable in the circumstances.

When assessing your claim, we may ask you for reasonable information and assistance to help with the process, as set out below.

Page 43 'Making a claim - Claims for your building'

Add the following after paragraph 2.

Where family violence or potential financial harm is identified or suspected, we reserve the right to consider which option is in the best interest of the person or persons to whom the cover extends and may choose to repair or pay an amount that is fair and reasonable in the circumstances.

If an authorised third party is not acting in the best interests of the policyholder, we reserve the right to override any authorisation to contact the policyholder directly.

Page 44 'Making a claim - Claims for your contents'

Add the following at the end of the page.

Where family violence or potential financial harm is identified or suspected, we reserve the right to consider which option is in the best interest of the person or persons to whom the cover extends and may choose to repair or pay an amount that is fair and reasonable in the circumstances.

If an authorised third party is not acting in the best interests of the policyholder, we reserve the right to override any authorisation to contact the policyholder directly.

Page 53 ‘Rights under this policy’ (new title)

Add the following at the end of the page.

Rights under this policy

A person may have rights under this policy, including the right to make a claim and to receive a benefit from the claim, although the person is not a policyholder. These rights arise in circumstances including where the person:

- is a third party beneficiary under the Insurance Contracts Act 1984;
- is specified or referred in this policy as a person to whom the benefit of this policy extends; or
- has an interest (usually a pecuniary or economic interest) in the building and/or contents.

These rights are subject to the terms and conditions of this policy and the provisions of relevant legislation.

Under this policy, these persons may include:

- a person defined as ‘Family’ (see page 63); and/or
- credit providers.

Page 64 ‘Definitions’

Add the following new definition before ‘fittings’.

family violence: violence, threats, abuse or coercion (including deliberate financial harm) used to control a person in a family or to make a person in a family fearful. Our assessment of a family violence circumstance will be guided by, but not limited to, relevant legislation and guidance from experts and survivor service providers.