

# Supplementary Product Disclosure Statement

### This is a Supplementary Product Disclosure Statement (SPDS), dated 1 May 2019. It will apply from that date.

This SPDS updates and should be read with the following Product Disclosure Statements (PDS) and any other applicable SPDS we may have given you.

PDS	Reference	Preparation date
Lexus Insurance Comprehensive Motor Vehicle Insurance Policy and Product Disclosure Statement	LINO04	1 January 2014
Lexus Insurance Finance Gap Insurance Policy and Product Disclosure Statement	LIN005	1 January 2014
Lexus Insurance Finance Gap Insurance Policy and Product Disclosure Statement	LIN005	1 June 2006
Lexus Insurance Finance Protection Insurance Policy and Product Disclosure Statement	LINO14	1 January 2017
Lexus Insurance Finance Protection Insurance Policy and Product Disclosure Statement	LINO14	1 February 2014
Lexus Insurance Payment Protection Insurance Policy and Product Disclosure Statement	LIN006	1 January 2014
Lexus Insurance Payment Protection Insurance Policy and Product Disclosure Statement	LIN006	1 June 2006
Lexus Insurance Factory Approved Extended Warranty Insurance Policy and Product Disclosure Statement	LIN055	1 January 2014
Lexus Insurance Factory Approved Extended Warranty Insurance Policy and Product Disclosure Statement	LIN055	1 April 2012
Lexus Insurance Factory Approved Extended Warranty Insurance Policy and Product Disclosure Statement	LIN055	1 January 2012

## Background to the change

From 1 November 2018, the Australian Financial Complaints Authority (AFCA) became the new external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system. It replaced the Financial Ombudsman Service (FOS). The purpose of this SPDS is to amend the references to the external dispute resolution provider, formerly 'FOS', to the new name of that provider, 'AFCA'.

# Changes to your PDS

#### Reference to EDR provider

Each PDS is amended to change references to the EDR provider (formerly FOS) to the new name of that provider, (AFCA) and to clarify the contact details of the new EDR provider. AFCA is the EDR provider that can assist you with any complaints you have about our service.

Lexus Insurance is underwritten by Aioi Nissay Dowa Insurance Company Australia Pty Ltd ABN 11 132 524 282 AFSL Number 443540 (Adica)

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### The new contact details for AFCA are:

AFCA can be contacted by:

Online: afca.org.au Email: info@afca.org.au Phone: 1800 931 678 (free call) Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

The following changes are made to each PDS to detail the change to AFCA:

- Under the heading 'Important Information' in the section headed 'Our Service Commitment to you', reference to the 'Financial Ombudsman Service (FOS)' is amended to read 'Australian Financial Complaints Authority (AFCA)'.
- Under the heading 'How to tell us when you are not satisfied, for whatever reason' in the section headed 'Step 3. Seek an external review of your dispute':
  - Reference to 'Financial Ombudsman Service (FOS)' is amended to read 'Australian Financial Complaints Authority (AFCA).
  - Reference to 'FOS' is amended to read 'AFCA'.
  - The contact details for AFCA are those set out above.

If you have any questions, or would like another copy of your PDS, please call us on 1300 658 067, or email insurance@lexus.com.au