

Conduct and Behaviour



What is the change?

We are updating our PDSs to reflect our Pledge to “Respect and Protect” regarding the non-weaponisation of our financial products that we offer, to create harm such as financial abuse, and our behaviour standards for both us and our customers.

Update Pursuant to ASIC Corporations Instrument 2016/1055

Effective for new business and policy renewals on or after 31 January 2024. This is to be read in conjunction with your current PDS.

Below is a non-materially adverse update to the following Product Disclosure Statements:

- Car Insurance Product Disclosure Statement Dated 1 September 2021
- Home Insurance (including Contents cover) Product Disclosure Statement Dated 1 September 2021
- Landlords Insurance Product Disclosure Statement Dated 1 September 2021

Your conduct and behaviour

You must ensure that, in any dealings in relation to this insurance, you do not engage in conduct which is unreasonable or inappropriate and act in accordance with our Customer Engagement Charter. Examples of unreasonable or inappropriate behaviour include (but are not limited to) when you:

- act in a threatening, harassing or violent manner towards our staff or representatives; or
- engage in conduct which in our opinion is harassing, offensive, threatening, intimidating, abusive or caused or encourages physical or mental harm to another person or promotes violence against any person; or
- in our opinion, have used our products to perpetrate family violence/financial abuse on another person.

Where unreasonable or inappropriate conduct occurs, Hollard may take steps that require communications with our people through third parties only or through a limited channel. In extreme cases we may involve the police or take steps to cancel your policy.

Reasons for cancelling your policy

In addition to any other reasons set out in your agreement with us, we can cancel your policy if we believe that any of the following have occurred:

- in our opinion your behaviour is unreasonable or improper (please see our [Customer Engagement Charter](#) for examples); or
- in our opinion you have used our products to perpetrate financial abuse on another person.

For more information about our Pledge to Respect and Protect, visit the website www.respectandprotect.au.

Prepared on: 31 January 2025

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