Supplementary Product Disclosure Statement (SPDS)

This SPDS was prepared on 10 October 2025 and applies to the Product Disclosure Statement prepared on 10 September 2023 for NRMA Home Insurance (version NRMAHOMPDS REV2 09/2023) (**PDS**) and will apply to policies with a commencement date on or after 16 November 2025 or a renewal date on or after 31 December 2025.

The information in this SPDS must be read together with the PDS, Policy Booklet, Your Certificate of Insurance, and any other applicable Supplementary Product Disclosure Statement. This SPDS replaces SPDS version NRMAHOMSPDS REV0 05/2024 prepared on 13 May 2024 and SPDS version NRMAHOMSPDS REV1 02/2025 prepared on 11 October 2024.

Page	Amendment to the PDS
3	In the table on page 3 of the PDS under the heading “Key benefits and features of home insurance”, the following changes are made: — an asterisk is added after the words “Flood or Rainwater Run-off” and “Storm Surge or tsunami”; — the rows for “Flood or Rainwater Run-off” and “Storm Surge or tsunami” are amended so that the word “/Optional” is added next to each tick symbol.
4	On page 4 of the PDS, the following footnote is added at the bottom of the table: *You may be eligible to remove cover from your Building insurance or Contents insurance for loss or damage caused by Flood, Rainwater Run-off and Storm Surge (but not tsunami), if Your insured property is in NSW, ACT or TAS. You are not eligible to remove those covers if Your insured property is in any other State or Territory. For more information, please contact us at the contact details stated on page 1 of Your PDS. If we have offered You the option to remove cover from your Building insurance or Contents insurance for loss or damage caused by Flood, Rainwater Run-off and Storm Surge, and You choose to do so, You will not have cover for loss or damage to Your Home (under Building insurance) or Contents (under Contents insurance) caused by Flood, Rainwater Run-off and Storm Surge.
26	On page 26 of the PDS, continuing under the heading “Portable Contents” and after the paragraph “We will settle Your claim as set out in this optional benefit and the ‘Claims’ section.”, the following paragraph is added: The Portable Contents Excess will apply to claims made under this optional benefit.
32	On page 32 of the PDS, within the table under the heading “Excess”, an additional row is added to the table after the last row with the following: — in the first column on the left, the words “Portable Contents Excess” are added; — in the second column on the right, the words “this applies when You make a claim on Portable Contents” are added.
35	On page 35 of the PDS within the box titled “Claim example 4 – replacing Your Portable Contents”, the following changes are made: — the row for “Standard Excess” in the table is amended so that the words “Standard Excess” in the left column and “$300” in the right column are deleted and replaced with the words “Portable Contents Excess” in the left column and “$250” in the right column; — the last paragraph is deleted and replaced with: We pay the supplier $2,500 being the cost of the replacement laptop less the Portable Contents Excess of $250. You pay the supplier the Portable Contents Excess of $250 as We have requested that You do this.

The PDS is otherwise unchanged.