

GIO Home & Contents Insurance

Product Disclosure Statement

Update pursuant to ASIC Corporations Instrument 2016/1055

Below is a non-materially adverse update to the GIO Home and Contents Insurance Product Disclosure Statement prepared on 31 January 2025 ("PDS").

What are the changes?

The 'Escape of liquid' cover on page 47 of the PDS and the 'Legal liability' cover on page 51 of the PDS are amended as follows:

1. On page 47 of the PDS under the 'We cover' section of insured event 'Escape of liquid', delete the dot point:
 - a bath, sink, toilet, basin, or a tap spindle (not forming part of a shower floor or base or shower cubicle wall)and replace it with the following dot point:
 - baths, sinks, toilets, and basins (but not showers)
2. On page 47 of the PDS under the 'We cover' section of insured event 'Escape of liquid', under this new dot point in paragraph 1. above of:
 - baths, sinks, toilets, and basins (but not showers)insert the following new dot point:
 - tap spindles
3. On page 51 of the PDS under the main heading 'Legal liability' under the subheading 'Home legal liability', under the 'We cover' section, delete the first dot point of:
 - you owning or living in the home, and the incident and death, injury, loss or damage occurs wholly within the boundaries of the insured addressand replace it with the following
 - you owning or living in the home, and the incident happens at the insured address

Prepared on: 02/07/2026