

Supplementary Product Disclosure Statement

Preparation date: 10 November 2025

Effective date: 1 January 2026

AX0001-SPDS-0126

This Supplementary Product Disclosure Statement (SPDS) supplements the Flex Insurance Residential Strata Plan Insurance Product Disclosure Statement and Policy Wording (PDS) – AX 00010825. This SPDS must be read together with the PDS you received and any other applicable SPDS.

The PDS is amended by this SPDS concerning the named insured, with effect from the start of the Period of Insurance in place when this SPDS was issued.

This is an SPDS issued by Flex Insurance (ABN 85 613 645 239, AFS Licence No: 491113) acting under a binding authority as an agent for the insurer of the product, certain underwriters at Lloyd's. Flex Insurance issues this SPDS on behalf of the insurer.

This SPDS applies to policies:

- that commence; or
- with a renewal effective date,

on or after the effective date of this SPDS specified above.

PDS and Policy Wording Amendment

The following change has been made to the PDS:

In the General Definitions section, on page 12, the first paragraph has been amended as follows:

General Definitions

The words listed below have been given a specific meaning in this Policy and these specific meanings apply when the words begin with a capital letter. Other words may have special meanings for particular Sections. These words will be defined in those Sections. In this Policy, where the context permits, words denoting the singular include the plural and vice versa.

Other than as set out above, all other policy terms, conditions, limits and exclusions remain unchanged.