

# Supplementary Product Disclosure Statement

## Student Indemnity Policy

This Supplementary Product Disclosure Statement (SPDS) is dated 1 July 2010 and details amendments to the MDA National Student Indemnity Policy. The amendments are to provide that no premium is payable so that the insurance is provided free of charge. This SPDS should be read in conjunction with the Combined Financial Services Guide, Product Disclosure Statement and Policy Wording Version 6.

### Amendments to the Product Disclosure Statement

#### 1. Page 9 - Policy Conditions

The sentence "For example, you must pay the premium when it is due" is deleted.

#### 2. Page 10 - How Much Will the Policy Cost

The wording under this heading is replaced with:

The MDA National Insurance Student Indemnity Policy is provided free of charge.

In order to be eligible for this insurance you must be a member of MDA National. Student Membership of MDA National is free.

#### 3. Page 10 - Paying Your Insurance Premium is deleted and no longer applicable

#### 4. Page 10 - Cooling off period and cancellation by you

The sentence 'We will refund the premium (including any Government duties and changes) that you have paid.' is deleted.

#### 5. Page 10 - Cancellation by Us

The third point is replaced with:

'you fail to comply with a provision of this policy'. The words "including the provision to pay the premium are deleted.

#### 6. Page 19 - Payment of Premium - is deleted and is no longer applicable

#### 7. Page 22 - Cancellation

Point (c) is replaced with:

"(c) you fail to comply with a provision of this policy"

The words "including the provision to pay the premium" are deleted.

Dated 1 July 2010

This SPDS has been issued by MDA National Insurance Pty Ltd ABN 56 058 271 417 AFS Licence No. 238073

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