

Chiropractors Business Insurance

Supplementary Product Disclosure Statement

Preparation Date – 4 April 2025

This is a Supplementary Product Disclosure Statement (SPDS) for the Chiropractors Business Insurance PDS and Policy GLD62790 12/2024 issued by Guild Insurance Limited ABN 55 004 538 863, AFS Licence No 233791, 171 Collins Street, Melbourne Vic 3000.

This SPDS supplements the Product Disclosure Statement (PDS) and Policy Wording for Chiropractors Business Insurance GLD62790 12/2024 Effective date on or after 1 December 2024 and must be read together with this document and any other PDS we may give you for the PDS.

The purpose of this SPDS is to:

- > Amend the General Exclusion – Transmission and Distribution to provide additional situations where the exclusion will not apply.

Changes to the PDS

Your PDS is amended by the following:

On page 40 of the PDS and Policy Wording, delete the 'Transmission and Distribution' exclusion and replace it with the following:

Transmission and Distribution

overhead transmission and distribution lines and their supporting structures of power-generating authorities or companies and telecommunications companies:

but does not include power lines and their supporting structures that extend from the public highway to Your premises and are Your responsibility:

Provided that:

this exclusion will not apply to the following additional benefits covered under Section – Business Interruption:

- Customers' or Suppliers' Premises;
- Damage to Business Property at Customers' or Suppliers' Premises; or
- Public Utilities.

In all other respects the terms and conditions of the PDS remains unaltered.

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