# Change Summary Document – Stylecover Insurance
# Home, Contents and Motor Vehicle Policies – November 2026

## Home

| Section | Current wording | Page | Wording change |
|---|---|---|---|
| **Front Cover** | **Effective 1 July 2024** | | **Effective 21 November 2026** |
| **Policy conditions and other important information**<br><br>Your premium | **Your premium**<br>Your *premium* is the payment you make in exchange for your insurance cover. Your *premium* is detailed on your policy documentation. You will pay your *premium* monthly or annually, depending on the policy you have chosen.<br><br>**Your premium must be paid up to date before we'll pay a claim**<br>If you need to make a claim and you have *premium* that is less than 60 days overdue, we may withhold the claim payment until you've paid the overdue *premium*.<br><br>**Your policy ends if your premium is more than 60 days overdue**<br>To ensure that you have an opportunity to maintain cover in the event that a monthly *premium* payment has not been made to us, we will attempt again to collect the outstanding *premium* from your nominated bank account the month following.<br><br>If your *premium* is overdue by more than 60 days (two consecutive months), your insurance cover under this policy ends and a notification of policy cancellation will be issued. | 46 | **Your premium**<br>Your *premium* is the payment you make in exchange for your insurance cover. Your *premium* is detailed on your policy documentation. You can choose to pay your *premium* monthly or annually.<br><br>**Your premium must be paid up to date before we'll pay a claim**<br>If you need to make a claim and you have *premium* that is less than 60 days overdue, we may withhold the claim payment until you've paid the overdue *premium*.<br><br>**Your policy ends if your premium is more than 60 days overdue**<br>To ensure that you have an opportunity to maintain cover in the event that a monthly *premium* payment has not been made to us, we will attempt to collect the outstanding *premium* again from your nominated bank account the month following.<br><br>If your *premium* is overdue by more than 60 days (two consecutive months), your insurance cover under this policy ends and a notification of policy cancellation will be issued. |
| **Policy conditions and other important information**<br><br>We may offer to renew your policy | **We may offer to renew your policy**<br>The way we renew your policy depends on whether it is monthly or annual.<br><br>**If you have an annual policy**<br>Before your annual policy expires, we may invite you to renew it. Before renewing, it is very important that you check all information | 47 | **We may offer to renew your policy**<br>Before your policy expires, we may invite you to renew it. Before renewing, it is very important that you check all information on the renewal invitation to confirm that your insurance details are still correct and continue to meet your requirements. |

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| **Back Cover** | **ASCHR07/24** | | **ASCHR11/26** |

# Contents

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| **Back page** | **ASCMV04/23** | | **ASCMV11/26** |