



Important Policyholder Information

Dear Policyholder,

Premium Rate Increases

In recent years severe weather events - bushfires, storms, floods and cyclones - have caused massive devastation across Australia. DSHI has paid out over \$58m for damage to policyholders' property in these types of events over the past five years alone.

These recent events have added to the cost pressures on the insurance industry as a whole. Regrettably, DSHI is not immune to these pressures and we have no choice but to increase our premiums by an amount higher than that applied over recent years.

Pay by the Month

Make budgeting easier.

Enjoy the convenience of paying your premium monthly through an automatic debit to your bank account. Your renewal notice provides the amount payable per month.

There is no additional fee for paying by the month.

Contact DSHI on 1300 552 662 to arrange pay - by - the - month.

****Travel Insurance***

Planning a holiday? Travel safe and with peace of mind.

DSHI has negotiated a significant discount on travel insurance with our partner QBE. Visit our website (www.dsh.gov.au) for a quote and policy details.

***Compulsory Third Party - CTP (QLD& NSW only)**

Essential to have, easy to purchase.

You can now arrange your CTP with QBE. .Simply go to our website (www.dsh.gov.au) for further details about CTP in your State and view the special offers available.

-Other Products

-DSHI will be providing a range of other products including motor and boat insurance in the coming months. Policyholders will be informed when these exciting new additions to our product range are released.

Thank you for your loyal support.

Peter Smee



Director
Defence Service Homes Insurance Scheme

*Travel and Compulsory Third Party Insurance issued by QBE Insurance (Australia) Limited ABN 78 003 191 035. AFS Licence 239 545.

Please consider the Product Disclosure Statement before making any decisions about the product. For a copy of the Product Disclosure Statement, please visit www.dsh.gov.au.