

Supplementary Product Disclosure Statement

Dated: 1 November 2025

Issued by: Peninsula Mutual Limited ACN 630 256 478 AFSL 544232

This Supplementary Product Disclosure Statement (SPDS) is issued by Peninsula Mutual Limited and supplements the Product Disclosure Statements (PDS) for the Peninsula Protect Membership, dated 1 April 2024, 1 July 2024 and 1 September 2024.

This SPDS should be read together with the PDS. The purpose of this SPDS is to advise you of updated wording to the Protection Terms and Conditions.

1. What is Changing?

Page	Amendment to the PDS
21	<p>On page 21 after the last paragraph, the following wording is added:</p> <p><i>failed to notify Us of material issues relating to the risk including significant changes to risk:</i></p> <ul style="list-style-type: none"> <i>a. made a misrepresentation to Us before this Protection was entered into;</i> <i>b. failed to comply with any term or condition of this Protection; and /or</i> <i>c. acted in a manner which gives rise to the application of an exclusion of this Protection</i> <p><i>shall not prejudice the right of the remaining parties to Protection as may be provided by this document and the rights of the Member under The Mutual's Constitution and By-Laws.</i></p> <p><i>Provided always that any other party claiming under this Protection must:</i></p> <ul style="list-style-type: none"> <i>d. not have participated in and have had no prior knowledge of any such conduct: and</i> <i>e. as soon as is reasonably practicable upon becoming aware of any such conduct, advise Us in writing of all known facts in relation to such conduct.</i> <p>Fraudulent misrepresentation</p> <p><i>In the event You commit or attempt to commit any fraud or make a fraudulent misrepresentation or omit to tell Us or Peninsula important information about circumstances giving rise to a Claim. We may exercise Our discretion to reduce the amount We pay for a Claim by the amount which fairly represents the extent to which Our interests are prejudiced.</i></p> <p>Insurance policies You hold</p> <p><i>With respect to any claim made under this Protection, if there is/are any other avenue(s) or indemnity available to the Member, such as insurance, covering the same loss, the Member shall promptly notify The Mutual of the existence of such insurance or other</i></p>

	<p><i>indemnity providing full details including the identity of the provider of such insurance or indemnity, policy or agreement number and further information as the Mutual may require. The Mutual shall only consider providing Protection to the Member for Loss which exceeds the amount of such insurance or other indemnity.</i></p> <p>Governing Law/Jurisdiction</p> <p><i>This Protection will be governed by and interpreted in accordance with the laws of the Commonwealth of Australia and the jurisdiction of the courts in the State of New South Wales.</i></p>
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2. What Does This Mean for You?

There is no change to your cover, benefits, eligibility, or how you make a claim. This change does not affect your membership.

You are not required to take any action.

3. Further Information

If you would like a copy of the PDS or have any questions about this SPDS, please contact us:

Peninsula Mutual Limited

Phone: 1300 651 415

Email: peninsula.mutual@peninsula-au.com

Website: <https://peninsulamutual.com.au/>

Remember: It is a requirement that you seek and follow advice from Peninsula when you become aware of circumstances which may give rise to a claim in order to have the benefit of protection. For full terms and conditions please read the Peninsula Protect Product Disclosure Statement.

Peninsula Mutual Limited AFSL 544232 has appointed Peninsula Australia Pty Ltd ABN 40 145 676 026 as its Authorised Representative 001274577 to distribute the product in Australia and provide general advice.