



SUPPLEMENTARY FINANCIAL SERVICES GUIDE

This Supplementary Financial Services Guide (the “SFSG”) is a supplement to the Financial Services Guide listed in table A.

This SFSG forms a part of and should be read together with the Financial Services Guide listed.

This SFSG is dated 1 December 2009.

The distribution of this SFSG has been authorised by Calliden Insurance Limited, the licensee.

Information being updated.

Effective 4 January 2010, Dawes Underwriting Australia Pty Limited will provide its financial service as an authorised representative of Calliden Insurance Limited.

Calliden Insurance Limited

AFSL no.: 234438

Dawes Underwriting Australia Pty Limited

AR no.: 342982

All other terms and conditions of the Financial Services Guide remain unaltered.

Table A

FSG	FSG dated	Reference
Dawes Underwriting Australia Pty Limited t/a Dawes Motor Insurance	1 December 2008	CMDAW FSG 1208