



Terrorism and Cyclone Insurance (Premiums) Amendment (Postcode Update) Direction 2025

I, Daniel Mulino, Assistant Treasurer and Minister for Financial Services, make the following direction.

Dated

20 October 2025

Dr Daniel Mulino
Assistant Treasurer
Minister for Financial Services

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1 Name

This instrument is the *Terrorism and Cyclone Insurance (Premiums) Amendment (Postcode Update) Direction 2025*.

2 Commencement

- (1) Each provision of this instrument specified in column 1 of the table commences, or is taken to have commenced, in accordance with column 2 of the table. Any other statement in column 2 has effect according to its terms.

Commencement information		
Column 1	Column 2	Column 3
Provisions	Commencement	Date/Details
1. The whole of this instrument	1 January 2026.	1 January 2026

Note: This table relates only to the provisions of this instrument as originally made. It will not be amended to deal with any later amendments of this instrument.

- (2) Any information in column 3 of the table is not part of this instrument. Information may be inserted in this column, or information in it may be edited, in any published version of this instrument.

3 Authority

This instrument is made under the *Terrorism and Cyclone Insurance Act 2003*.

4 Schedules

Each instrument that is specified in a Schedule to this instrument is amended or repealed as set out in the applicable items in the Schedule concerned, and any other item in a Schedule to this instrument has effect according to its terms.

Schedule 1—Amendments

Terrorism Insurance (Premiums) Direction 2019

1 Sections 1 to 3

Repeal the sections, substitute:

1 Name

This instrument is the *Terrorism and Cyclone Insurance (Premiums) Direction 2019*.

Note: The name of this instrument has been amended. This instrument was previously named the *Terrorism Insurance (Premiums) Direction 2019*.

3 Authority

This instrument is made under the *Terrorism and Cyclone Insurance Act 2003*.

2 Section 5 (definition of Act)

Repeal the definition.

3 Section 5

Insert:

the Act means the *Terrorism and Cyclone Insurance Act 2003*.

4 Section 6 (table)

Repeal the table, substitute:

Item	State or Territory	Listed postcodes
1	New South Wales	2000, 2007, 2009, 2060
2	Victoria	3000, 3006, 3008
3	Queensland	4000
4	Western Australia	6000, 6003
5	South Australia	5000, 5005
6	Tasmania	
7	Australian Capital Territory	
8	Northern Territory	

5 Subsection 7(1) (table)

Repeal the table, substitute:

Item	State or Territory	Listed postcodes
1	New South Wales	2006, 2008, 2010, 2011, 2015 to 2050, 2052, 2061 to 2077, 2079 to 2082, 2085 to 2090, 2092 to 2097, 2099 to 2122, 2125 to 2148, 2150 to 2155, 2160 to 2168,

Item	State or Territory	Listed postcodes
		2170 to 2179, 2190 to 2200, 2203 to 2214, 2216 to 2234, 2251, 2256, 2257, 2260 to 2263, 2267, 2280 to 2285, 2287, 2289 to 2300, 2302 to 2308, 2485, 2486, 2500, 2502, 2505, 2506, 2515 to 2519, 2522, 2525, 2526, 2528 to 2530, 2557 to 2559, 2564 to 2567, 2619, 2747, 2749, 2750, 2759 to 2763, 2765 to 2770, 2773, 2774, 2776, 2777
2	Victoria	3002 to 3004, 3010 to 3013, 3015, 3016, 3018 to 3023, 3025 to 3034, 3036 to 3062, 3064 to 3068, 3070 to 3076, 3078, 3079, 3081 to 3091, 3093 to 3096, 3101 to 3109, 3111, 3113, 3114, 3116, 3121 to 3138, 3140 to 3156, 3158 to 3163, 3165 to 3175, 3177 to 3202, 3204 to 3207, 3214 to 3216, 3218 to 3220, 3335, 3336, 3350, 3355, 3356, 3358, 3550, 3555, 3752, 3754, 3765 to 3767, 3782, 3785 to 3789, 3791 to 3793, 3796, 3800, 3802 to 3807, 3810, 3910 to 3913, 3915, 3918, 3919, 3927, 3911, 3930, 3931, 3934, 3936, 3938, 3940 to 3944, 3975 to 3977
3	Queensland	4005 to 4014, 4017 to 4022, 4029 to 4032, 4034 to 4037, 4051, 4053 to 4055, 4059 to 4061, 4064 to 4070, 4072 to 4078, 4101 to 4125, 4127 to 4133, 4151 to 4161, 4163 to 4165, 4169 to 4174, 4178, 4179, 4205, 4207, 4209, 4210, 4212 to 4218, 4220 to 4227, 4229, 4230, 4271, 4300, 4301, 4303 to 4305, 4350, 4500 to 4506, 4508 to 4510, 4513, 4551, 4556 to 4558, 4564, 4566, 4567, 4572, 4573, 4575, 4810, 4812, 4814, 4868 to 4870, 4878, 4879
4	Western Australia	6004 to 6012, 6014 to 6031, 6034, 6036, 6038, 6050 to 6066, 6069, 6070, 6072, 6073, 6090, 6100 to 6110, 6112, 6122, 6147 to 6160, 6162 to 6175, 6180, 6209, 6210
5	South Australia	5006 to 5025, 5031 to 5035, 5037 to 5052, 5061 to 5070, 5072 to 5076, 5081 to 5098, 5106 to 5113, 5115, 5125 to 5127, 5140, 5150, 5158 to 5170, 5173, 5950, 5960
6	Tasmania	7000, 7004, 7005, 7007 to 7011, 7015, 7018, 7019, 7021, 7050, 7052, 7053, 7055, 7170
7	Australian Capital Territory	2600 to 2607, 2609, 2612, 2614, 2615, 2617, 2902 to 2906, 2911 to 2914
8	Northern Territory	0800, 0810, 0812, 0815, 0820, 0828, 0832