

## Comprehensive Motorcycle Insurance Policy

### Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS), issued by Australian Associated Motor Insurers Limited ABN 92 004 791 744.

This SPDS supplements the AAMI Comprehensive Motorcycle Insurance Policy Product Disclosure Statement which shows a completion date of 17 November 2009 on page 6 (the PDS) and must be read together with the PDS and any other SPDS we may give you.

The purpose of this SPDS is to:

- update your AAMI Safe Rider Rewards program terms;
- update information about your 'cooling off period' and policy cancellation;
- update our contact information; and
- include information about updating the PDS.

Prepared on 1 September 2011

SPDS active 30 September 2011

### Changes to the PDS

1. This section entirely replaces content on pages 39 to 41 in the PDS, with the following:

<b>AAMI Safe Rider Rewards™ program</b>		
The AAMI Safe Rider Rewards program provides rewards and benefits to safe riders. As you advance through the program, you will progressively earn more rewards and discounts on your premium on this policy.		
<b>Safe Rider Status</b>	<b>How is this status earned?</b>	<b>What is the reward?</b>
<b>Silver</b>	By being under 25 years old and completing the AAMI Skilled Drivers course.	You will receive a Skilled Drivers Discount, and continue to do so until you turn 25. The Premium, Excesses & Claims Guide provides details about this discount (see page 29).
<b>Gold</b>	By being on Rating One.	A Rating One discount on your policy premium. Once you have been on Rating One for one year without making an at fault claim you will achieve Lifetime Rating One (see page 35).
<b>Platinum</b>	By holding your Gold status for two consecutive years without making an at fault claim.	You will now receive a Safe Rider Discount.
<b>Ruby</b>	By holding your Platinum status for two consecutive years without making an at fault claim.	Your Safe Rider Discount will now increase. You will also receive a gift card the first time you reach Ruby status.
<b>Sapphire</b>	By holding your Ruby status for two consecutive years without making an at fault claim.	Your Safe Rider Discount will now increase further, and you will receive the Discount Hire Car Benefit for no extra premium (see pages 15–17).
<b>Diamond</b>	By holding your Sapphire status for two consecutive years without making an at fault claim.	You will now receive a higher Safe Rider Discount, the Discount Hire Car Benefit for no extra premium and protection of your Diamond status and rewards for one at fault claim during a period of cover.

Item 1 continues on page 2

In the table above an 'at fault claim' means a claim for which your rating will be reduced, as explained on pages 33–34. If you don't make an at fault claim in a period of cover, you will maintain your Safe Rider Status and continue to advance through the Safe Rider Rewards program.

If you are a **Platinum, Ruby** or **Sapphire** Safe Rider Status and you make an at fault claim, your Safe Rider Status will be reduced when you next renew your policy. You will need to re-earn it in future periods of cover. If you are a **Diamond** Safe Rider Status, your status and rewards are protected if you do not make more than one at fault claim in a period of cover.

Apart from the Skilled Drivers Discount (see in table above), the Safe Rider Rewards you earn during a period of cover will be awarded when you renew this policy and will be shown on your policy schedule. These rewards are retained for as long as you continue to ride without making at fault claims.

**Note:** We reserve the right to change the Safe Rider Rewards program from time to time or withdraw it.

2. The following section replaces the section called 'Cooling off period and cancelling this policy' on page 46 of the PDS:

### Cooling off period and cancelling this policy

After this insurance begins or you renew your policy for another period of cover, you have **21** days to consider the information in your PDS. This is called the 'cooling off period'.

If you decide to cancel your policy, either during the cooling off period or at any other time, we will refund the unexpired portion of the premium, less any non refundable government charges, and less \$30 of premium (plus government charges and fire services levy if applicable) which we keep to cover our reasonable administrative and transaction costs.

We can only cancel your policy by giving you written notice in accordance with the Insurance Contracts Act 1984.

3. Delete the following paragraph under the heading 'You can contact us:' on page 42 of the PDS:

In person: Call 13 22 44 for the address of the closest AAMI branch or Customer Service Centre.

4. Replace the sentence that reads, 'You can write, email or phone us on 13 22 44 or call in to an AAMI branch' under the heading '1. Who do you talk to?' on page 50 of the PDS with the following:

You can write, email or phone us on 13 22 44.

5. Insert the following at the bottom of page 51 on the inside of the back cover of the PDS:

### Updating this Product Disclosure Statement (PDS)

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on 13 22 44. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS or replacement PDS.

## Further information

If you have any questions about this SPDS, please phone us anytime on **13 22 44** or visit our web site [aami.com.au](http://aami.com.au)

## Who we are

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