

Parts 1, 2 and 3 of the Product Disclosure Statement are issued by **Australian Associated Motor Insurers Limited (AAMI) ABN 92 004 791 744, Australian Financial Services License No. 238173. Your complete Product Disclosure Statement is made up of this document (known as "Part 1 of the Product Disclosure Statement"), your Customer Information Booklet which contains the general terms that apply to your policy (known as "Part 2 of the Product Disclosure Statement") and the individual wordings for each section of cover you have chosen (known as "Part 3 of the Product Disclosure Statement").**

About the Insurer

Australian Associated Motor Insurers Limited (AAMI)
ABN 92 004 791 744, Australian Financial Services Licence
No. 238173, PO Box 14180, Melbourne Mail Centre, Victoria 8001
is the issuer of policies branded Business Insurance and
Business@Home Insurance and the issuer of Parts 1, 2 and 3 of the
Product Disclosure Statement (PDS).

AAMI adheres to the National Privacy Principles under the Privacy Act 1988. For further information on our privacy policies and procedures please refer to the "Privacy Statement" section of your Customer Information Booklet (known as Part 2 of the PDS).

To access other information about our motor product visit the AAMI Business Insurance web page at www.aami.com.au

About AAMI Business Insurance and How to Contact Us

AAMI offers insurance policies branded Business Insurance and Business@Home insurance for small business, provides tailored insurance advice and loss prevention information.

You can contact AAMI by:

- Phone: 1300 304 111
- Fax: 1300 305 111
- Claims: 1300 306 111
- Email: businessinsurance@aami.com.au
- Website: www.aami.com.au

Where to find your policy terms

Your full policy terms are found in:

- the customer information booklet (known as Part 2 of the PDS) which contains general conditions, exclusions and definitions;
- the individual wordings of each section you have chosen (known as Part 3 of the PDS);
- any endorsement (which are part of the schedule); and
- the schedule which shows the insured amounts, the premium and any relevant government charges.

Important information

The insurance we offer you is set out in the policy.

It is important that you:

- read all of the policy to make sure that it gives you the protection you need and meets your expectations,
- are aware of the limits on the amounts we will pay you, and
- are aware of the policy definitions.

You will find the policy definitions in the "Definitions" section of your Customer Information Booklet (known as Part 2 of the PDS).

For the policy limits:

- some of these will be stated in the policy itself (these are our standard policy limits),
- the remainder will be stated in your policy schedule.

How we resolve your complaints

If you think we have let you down in any way, or our service is not what you expect, please let us know so we can help you. You can tell us about your complaint by phone or in writing. If you phone, you will be given the name of the person who will be dealing with the matter. If you write to us, your letter will be directed to the correct person.

Your complaint will be handled by the person who has the authority to deal with it and this person will consider the facts and contact you to resolve your complaint as soon as possible, usually within 24 hours of receiving your complaint. If this person is not able to resolve the matter to your satisfaction, then it will be referred to the relevant AAMI Business Insurance Manager and you will be contacted usually within 5 working days.

If you are not satisfied with the relevant AAMI Business Insurance Manager's response, you can ring, write to or email the AAMI Customer Ombudsman or the Financial Ombudsman Service. The AAMI Customer Ombudsman acts with the authority of AAMI's Chief Executive Officer in dealing with disputes.

The AAMI Customer Ombudsman will respond in detail to you within five working days of receiving your letter or email.

How to contact the AAMI Customer Ombudsman

Telephone: 1300 130 794 (local call costs apply)
9am to 5pm EST Monday to Friday.

Fax: (03) 9529 1214

Write to: The AAMI customer Ombudsman,
Australian Associated Motor Insurers Limited,
PO Box 14180, Melbourne City Mail Centre,
Victoria 8001

Email: consumerappeals@aami.com.au

If you disagree with the AAMI Customer Ombudsman's decision, you can choose to have the matter resolved externally, for example, through mediation, arbitration or by taking legal action.

You can also raise complaints about certain services we provide directly with the Financial Ombudsman Service. This is an independent body and its service is free to you.

You can contact the Financial Ombudsman Service on 1 300 780 808 toll free or by email to info@fos.org.au or write to:

GPO Box 3, Melbourne, Victoria 3001

You can visit the Financial Ombudsman Service web site at www.fos.org.au

Taxation information

- This insurance policy is subject to GST. Please refer to the "How The Goods and Services Tax (GST) Affects This Insurance" section of your Customer Information Booklet (known as Part 2 of the PDS) for details.
- Generally, your premiums are tax deductible and claims payments are assessed as income for income tax purposes if you purchase the policy for business purposes.
- This outline of the effect of the GST on your policy is for general information only. If you are unsure about the taxation implications of your policy you should seek advice from your accountant or taxation professional.

Cooling Off and Cancelling This Policy

You may cancel your policy at any time. We will refund you the unexpired portion of the premium less any cancellation processing charge to cover the reasonable administrative and transaction costs incurred by AAMI, unless you make a claim. To cancel your policy, please call us on 1300 304 111 or write to:

AAMI Business Insurance
GPO Box 2470, Adelaide, SA 5001.

In addition, if you vary your policy and add additional cover, you have the right to cancel that additional cover. In this instance we will refund you the amount you have paid for that additional cover less any cancellation processing charge, unless you make a claim.

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