

Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (**SPDS**) issued by AAI Limited ABN 48 005 297 807 AFSL 230859, trading as AAMI Business Insurance.

This SPDS supplements the following Product Disclosure Statements (each a **PDS**):

- AAMI Business Insurance Policy, Product Disclosure Statement and Policy Wording A03630 A date prepared 12 July 2017;
- AAMI Commercial Motor Insurance Policy, Product Disclosure Statement A03622A date prepared 12 July 2017;
- AAMI Business @ Home Insurance Policy, Product Disclosure Statement and Policy Wording A03629 A date prepared 12 July 2017; and
- AAMI Mobile Business Insurance, Product Disclosure Statement and Policy Wording A03605 A date prepared 12 July 2017,

and must be read together with the PDS that you hold and any other SPDS we have given you or give you for your PDS.

Important Changes to your PDS

The purpose of the SPDS is to detail the important changes that are applicable to your policy.

SPDS prepared on 16 March 2019.

Changes to Complaints resolution

In your **PDS**, the wording underneath the section "**What if you are not satisfied with our final IDR decision?**" is replaced entirely with the following wording:

What if you are not satisfied with our final IDR decision?

We expect **our** procedures will deal fairly and promptly with **your** complaint. However, if **you** remain dissatisfied, **you** may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any decision AFCA makes is binding on **us**, provided **you** also accept the decision. **You** do not have to accept their decision and **you** have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist **you**.

You can contact AFCA:

By phone: 1800 931 678

By email: info@afca.org.au

In writing: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

By visiting: www.afca.org.au

Changes to the Privacy Statement

In your **PDS**, underneath the section "Privacy Statement", all references to "the Financial Ombudsman Service" or "the Financial Ombudsman Service Australia" are replaced with "the Australian Financial Complaints Authority".

Each PDS is unchanged except as indicated above.