

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 date prepared 12 July 2017; and
- AAMI Business @ Home Insurance Policy, Product Disclosure Statement and Policy Wording A03629 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 22 June 2020.

1. 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

2. 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".

3. Changes to Back in Business Policy section.

The following alteration is made to the 'Back in Business' policy section of your PDS. The insured event "8. Infectious diseases, murder, suicide" has been replaced entirely with the following:

8. Infectious diseases, murder, suicide

What we cover	What we exclude
<p>Interruption to your business as a result of the closure or evacuation of the whole or part of the premises by order of a competent government, public or statutory authority as a result of:</p> <ul style="list-style-type: none">a. infectious or contagious human disease occurring at your premises;b. vermin or pests at your premises;c. defects in the drains or other sanitary arrangements at your premises;d. poisoning of customers directly caused by the consumption of food or drink provided on your premises;e. the outbreak of an infectious or contagious human disease occurring only within a twenty (20) kilometre radius of your premises;f. murder or suicide occurring at or near your premises; org. shark or crocodile attack occurring within a twenty (20) kilometre radius of your premises. <p>Interruption to your business occurring as a result of this insured event will be deemed to be damage for the purposes of this Policy section.</p>	<p>We will not pay any claim that is directly or indirectly caused by or arises from, or is in consequence of or contributed to by:</p> <ul style="list-style-type: none">a. cleaning, repairing or checking at your premises;b. forensic cleaning of the premises following an act of violence which occurs at your premises;c. highly pathogenic avian influenza whether discovered at your premises or elsewhere (or the fear or threat of such disease, whether actual or perceived); ord. any listed human disease, biosecurity emergency or human biosecurity emergency as defined in or declared under the Biosecurity Act 2015 (Cth), whether discovered at your premises or elsewhere (or the fear or threat of such disease or emergency, whether actual or perceived). <p>A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to listed human disease, biosecurity emergency or human biosecurity emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.</p>

Each PDS is unchanged except as indicated above.

If you have any questions, or you need a copy of your PDS or your Policy Schedule you can call us on 13 22 44.