Policy Wording Endorsement

This is a Policy Wording Endorsement issued by AAI Limited ABN 48 005 297 807 AFSL 230859, trading as AAMI Business Insurance.

This Policy Wording Endorsement applies to the AAMI Market Stalls Public and Products Liability Insurance Policy (A03631 09/09/17A) (**Policy Wording**). This Policy Wording Endorsement must be read together with the Policy Wording we have given you and any other documentation we give you for your Policy Wording.

Important Changes to your Policy Wording

Changes to Complaints Resolution

On pages 6 and 7 of your Policy Wording, the wording underneath the heading "**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
Website: www.afca.org.au

Changes to the Privacy Statement

On page 35 of your Policy Wording, under the section Privacy Statement, the paragraph stating:

• the Financial Ombudsman Service or any other external dispute resolution body;

is replaced with:

• the Australian Financial Complaints Authority or any other external dispute resolution body;

If **you** have any questions, or **you** need a copy of **your** Policy Wording or **your policy schedule you** can call **us** on 13 22 44.

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