

Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (**SPDS**) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as AAMI.

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

- AAMI Strata Insurance Product Disclosure Statement, PDS dated 10/03/15;
- AAMI Motorcycle Insurance Product Disclosure Statement, PDS dated 13/12/13;
- AAMI Caravan Insurance Product Disclosure Statement, PDS dated 01/10/13;
- AAMI Fire and Theft Contents Insurance Product Disclosure Statement, PDS dated 18/10/13;
- AAMI Home Building Insurance Product Disclosure Statement, PDS dated 01/10/13;
- AAMI Home Contents Insurance Product Disclosure Statement, PDS dated 01/10/13;
- AAMI Landlord Insurance Product Disclosure Statement, PDS dated 18/10/13;
- AAMI Third Party Property Damage Car Insurance Product Disclosure Statement, PDS dated 01/10/13; and
- AAMI Comprehensive Car Insurance Product Disclosure Statement, PDS dated 21/03/18

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

The purpose of this SPDS is to:

1. for the **Motorcycle Insurance, Caravan Insurance** and **Strata Insurance PDS's listed above**: remove all references to cancellation fees in the PDS's; and
2. for **each PDS**: update the information in each PDS for seeking an external review of a complaint due to a change to the relevant external dispute complaint scheme. The Financial Ombudsman Service (FOS) Australia will no longer accept new complaints on and from 1 November 2018. The Australian Financial Complaints Authority (AFCA) will deal with all new financial service complaints, on and from this date.

Changes to the PDS's

1. The following change applies to the Motorcycle Insurance PDS, Caravan Insurance PDS and Strata Insurance PDS listed above only.

We do not charge a cancellation fee when you cancel cover for a Motorcycle, Caravan or Strata Insurance cover.

All references to a cancellation fee in the Motorcycle Insurance PDS, Caravan Insurance PDS and Strata Insurance PDS are removed.

2. The following change applies to each PDS.

Under the section '**How we will deal with a complaint**', replace the wording under '**Step 3. Seek review by an external service**' with the following new wording:

'Step 3. Seek review by an external service'

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

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