

International Travel Insurance

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 International Travel Insurance Product Disclosure Statement with a completion date of 13/02/18 (the PDS) and must be read together with the PDS and any other SPDS we may give you.

The purpose of this SPDS is to provide information regarding a change to relevant external dispute resolution scheme.

Prepared on 6 March 2019

Changes to the PDS

Under the major heading "How we will deal with a complaint" on page 60 of the PDS, replace "Step 3. Seek review by an external service" with:

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 is an independent external dispute scheme and their service is free to you. Any decision the 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