

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 AAMI International Travel Insurance Product Disclosure Statement dated 30 June 2009 (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:

- include information about how claims and emergency assistance services are managed;
- make a change to the 'Cancelled, interrupted or delayed journey' cover;
- update information regarding 'cooling off and cancelling the policy';
- include information about the Financial Claims Scheme;
- include information about updating the PDS;
- update the meaning of the term 'relative'.

Prepared on 27 November 2014

SPDS active 01 February 2015

Changes to the PDS

1. Insert the following wording at the end of the section titled 'What to do if you require emergency assistance' on page 4 of the PDS:

Emergency assistance services are managed by an external provider on our behalf.

2. Insert the following wording immediately below the heading 'About claiming on the policy' on page 42 of the PDS:

Claims and emergency assistance services are managed by an external provider on our behalf.

3. Replace the words 'we have not already paid a claim that arises from the same event elsewhere under the policy' on page 26 of the PDS underneath the heading 'We will pay the reasonable cost of', with the following:

we have not already paid a benefit under the 'additional travel and accommodation necessarily incurred' cover in this policy (see page 28 of the PDS), in respect of the same event.

4. Replace the section titled 'Cooling off and cancelling the policy' on page 49 of the PDS with the following:

Cooling off period and cancelling this policy

After you purchase this policy you have **21** days to consider the information in your PDS. This is called the 'cooling off period'.

If you decide to cancel your policy, either during the cooling off period or at any other time and provided you do not want to make or have not made a claim, we will refund the unexpired portion of the premium less any non refundable government charges.

We can only cancel your policy by giving you written notice in accordance with the Insurance Contracts Act 1984.

5. Replace the meaning of the word 'relative' on page 54 of the PDS with the following:

relative means any of the following who reside permanently in Australia:

your spouse, partner or de facto,

your parents, parents-in-law, grandparents,

your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto,

the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de facto.

6. Insert the following on the inside of the back cover on page 59 of the PDS:

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at www.apra.gov.au or by calling 1300 13 10 60.

Updating this Product Disclosure Statement (PDS)

The information in this PDS was current at the date of preparation. We may update some of the information in the PDS that is not materially adverse from time to time without needing to notify you. You can obtain a copy of any updated information by contacting us on 13 22 44. We will give you a free paper copy of any updates if you request them. If it becomes necessary, we will issue a Supplementary PDS or replacement PDS.

Further information

If you need more information, or if you have any questions about these changes, please phone us anytime on 13 22 44. Or alternatively visit our website aami.com.au

Who we are

Insurance is issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859 trading as AAMI.