

Supplementary Product Disclosure Statement

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

This SPDS supplements the Apia Car Advantage Product Disclosure Statement dated 12 November 2009 (the PDS) and must be read together with the PDS and any other SPDS given to you in relation to the PDS. Please visit apia.com.au to view the PDS.

The purpose of this SPDS is to update:

- the '**New Car Replacement after Theft**' additional benefit;
- what we mean by '**Laid up cover**' and how it comes to an end; and
- what we mean by the term '**Total loss**'.

Changes to the PDS

1. On page 14 of the PDS, under the heading '**New Car Replacement after Theft**', delete the first paragraph and replace it with:

If your car is less than 10 years old from the date of original registration and:

- is stolen and not recovered and we agree that your car is a total loss; **or**
- is stolen and recovered within 14 days of you reporting its theft to us and we agree that your car is a total loss;

we will replace your car with a new car of the same make and model, including similar accessories, tools and spare parts as shown on your certificate.



2. On page 20 of the PDS, in the section under '**What is covered**' headed '**Laid up cover**', replace the wording with:

Laid up cover restriction

If you have selected the laid up cover restriction, we will only cover your car for loss, damage or liability, which your policy would have otherwise covered, whilst your car is not in use and is located at:

- your address;
- a car centre; **or**
- a professional garage or workshop.

The cover restriction begins when you tell us and we agree to restrict your cover. The cover restriction ends when you later contact us and tell us it is no longer needed. **Please note** we do not offer laid up cover for motorcycles.

3. On page 40 of the PDS, delete the definition of '**Total loss**' and replace it with the following:

Total loss means that, in our opinion, the damage to your car is so great that it would not be safe, practical or economical to repair, or when your car has been stolen and not recovered within 14 days of you reporting its theft to us and we are satisfied that your claim is in order.

Further information

If you need more information, or if you have any questions about these changes, please phone us anytime on **13 50 50**.

Who we are

Insurance is issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859 (AAI). Australian Pensioners Insurance Agency Pty Limited ABN 14 009 650 996, acts as agent and authorised representative (No.239591) of AAI.