

Car Advantage

Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS), issued by Australian Alliance Insurance Company Limited ABN 11 006 471 709 AFSL No. 235011.

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 we may give you.

The purpose of this SPDS is to:

- provide information regarding your 'cooling off period';
- provide Apia's authorised representative number;
- update information about how we resolve your complaints.

Changes to the PDS

1. Insert the following underneath the paragraph titled 'How to use this Product Disclosure Statement' on the inside of the front cover of the PDS:

"Cooling off period"

After you take out this insurance or renew your policy for another period of insurance, 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 during the cooling off period, or at any other time, we will refund the unexpired portion of the premium less any non refundable government charges."

2. On the bottom of the back page of the PDS directly after 'ABN 14 099 650 996' add the following:

"authorised representative number 239591,"

13 50 50

apia.com.au

Rewarding experience



3. Delete the wording on pages 35 and 36 of the PDS under the heading 'How we resolve your complaints' in its entirety and replace with the following:

How we deal with a complaint

If you have a complaint about our products or services (even if through one of our service providers) or our complaints handling process, please let us know so that we can help.

You can contact us:

By phone 13 50 50

In writing GPO Box 756

Melbourne

VIC 8060

By email customerservice@apia.com.au

Please include the full details of your complaint and explain what you would like us to do.

When we receive your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.

If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you with their decision within 5 business days of us receiving your complaint.

If you remain dissatisfied the matter will be referred to our Internal Disputes Resolution team (IDR). Our IDR team will review your complaint, and provide you with their final decision within 15 business days of your complaint being referred to them.

The contact details for our IDR team are:

By phone 1300 240 531 (for the cost of a local call)

By fax 1300 316 047

In writing Internal Dispute Resolution

Apia

GPO Box 14180

Melbourne City Mail Centre

Victoria 8001

By email idr@apia.com.au

Please include the full details of your complaint and explain what you would like us to do.

If we require additional information for our assessment or investigation of your complaint, we will agree with you a reasonable alternative timeframe to resolve your complaint.

If we are unable to resolve your complaint within 45 days, you may take your complaint to the Financial Ombudsman Service (the FOS), even if we are still considering it. The contact details for the FOS are set out below.

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

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

By phone: 1300 780 808 (for the cost of a local call)

By Fax: (03) 9613 6399

By email: info@fos.org.au

In writing: Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001

By visiting: www.fos.org.au

Prepared on 28/05/12
SPDS active 15/06/12

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 Australian Alliance Insurance Company Limited (AAI) ABN 11 006 471 709 AFSL No. 235011. Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996, authorised representative number 239591, acts as agent and authorised representative of AAI.