

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 Landlord Insurance Product Disclosure Statement and Policy Wording dated 12 July 2007 (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';
- update information about when we give you personal advice;
- provide Apia's authorised representative number.

Changes to the PDS

1. Insert the following underneath the paragraph titled 'How to use this Product Disclosure Statement and Policy Wording' 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 Product Disclosure Statement and Policy Wording. 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. Delete the paragraph at the top of page 5 of the PDS in its entirety that starts with the following sentence:

"You are also entitled to receive a statement of advice whenever we give you any personal advice about the authorised insurance policies."

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

"authorised representative number 239591,"

Further information

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



How to contact Apia

- In person: Call **13 50 50** for the address of the closest Apia branch
- By telephone: Call **13 50 50** - 24 hours, 7 days a week
- On the web: apia.com.au

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.