

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 following Product Disclosure Statements (**PDSs**):

- Apia Home and Contents Insurance Product Disclosure Statement, dated 19 October 2012;
- Apia Home and Contents Extra Insurance Product Disclosure Statement, dated 19 October 2012;
- Apia Landlord Insurance Product Disclosure Statement, dated 19 October 2012;
- Apia Village Style Residence Insurance Product Disclosure Statement, dated 19 October 2012;
- Apia Apartment Style Residence Insurance Product Disclosure Statement, dated 19 October 2012;
- Apia Assisted Living Residence Insurance Product Disclosure Statement, dated 19 October 2012;

and must be read together with the PDS that you hold and any other SPDS we have given you or may give you for this PDS.

The purpose of this SPDS is to explain how we will communicate with you electronically, if we offer that communication method to you and if you agree to it.

Changes to the PDS

On page 3 of the PDS, immediately below the section titled 'PED Guide', insert the following:

'Communicating with you

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until you tell us otherwise or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.'

Further information

If you need more information, or if you have any questions about these changes, please phone us anytime on **13 50 50**. Or alternatively visit our web site **apia.com.au**

Who we are

Insurance is issued by AAI Limited ABN 48 005 297 807 AFSL 230859 (AAI). Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996, authorised representative number 239591, acts as agent and authorised representative of AAI.

Prepared on 2 March 2016

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