

Car Advantage 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 Apia. This SPDS was prepared on 18 May 2022.

This SPDS supplements the Apia Car Advantage Insurance Product Disclosure Statement (PDS), prepared on 3 November 2020 and must be read together with the PDS and any other SPDS we may give you for the PDS.

The purpose of this SPDS is to:

- update information about how we will pay claims under the Additional covers 'Trailer cover', 'After claim expenses', 'Baby capsules and child seats';
- update information about how we will settle claims under 'For Additional covers or Optional covers';
- update information about 'What we cover as your car' section to include paint protection and add a definition of paint protection under 'Words with special meanings', and to update how we cover paint protection on your car, proof for paint protection and how we will settle claims for paint protection; and
- update the exclusion 'Incorrect fuel usage' in 'Things we don't cover'.

Changes to the PDS

1. On page 21 delete the exclusion 'Incorrect fuel usage', and replace with:

(X) Incorrect fuel usage or other fluid usage

loss or damage to your car (including damage to your car's engine or fuel system) caused by a fuel or other fluid being used other than the fuel or fluid recommended by the car's manufacturer. For example, putting exhaust fluid into the fuel tank, putting petrol into a diesel fuel tank or vice versa.

2. On page 51 under the heading 'For Additional covers or Optional covers' delete the paragraph and replace with:

If we pay a claim under an additional cover or optional cover, we will settle your claim in accordance with that additional cover or optional cover. For the additional covers 'Trailer cover' (see page 33), 'After claim expenses' (see page 34) and 'Baby capsules and child seats' (see page 39) we will only settle the claim by paying you. This means that we will not repair or replace or arrange for a service (e.g. emergency accommodation).

If we settle your claim by paying you, we will pay you by cheque or direct deposit into your bank account, or if available, you can choose to be paid with a voucher, store credit or stored value card.

3. On page 6 remove the 'What we cover' section, and replace it with:

What we cover

Comprehensive cover

Accidental loss or damage to your car during the period of insurance. Examples include hail, storm (including cyclone), fire, theft and collision. If we cover loss or damage to your car, we will also cover paint protection that was on the damaged parts of your car prior to the incident. You may be able to show this by providing warranties or receipts (see page 51).

We also cover your legal liability for damage to other people's property arising from the use of your car.

Fire, Theft & Third Party Property Damage cover

Accidental loss or damage to your car during the period of insurance caused by fire and theft. If we cover loss or damage to your car, we will also cover paint protection that was on the damaged parts of your car prior to the incident. You may be able to show this by providing warranties or receipts (see page 51).

We also cover your legal liability for damage to other people's property arising from the use of your car.

Third Party Property Damage cover

Cover for your legal liability for damage to other people's property arising from the use of your car.

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Get set. Go.

4. On page 18 under the main heading 'What we cover as your car' under the 'We cover' section: insert the following below modifications:
It also includes paint protection (see page 75).
5. On page 18 under the main heading 'What we cover as your car' under the 'What we do not cover' section' add:
 - any protection for your car's paint (except for paint protection).
6. On page 26 under the main heading 'What your policy covers' under the heading 'Comprehensive cover' delete the 'We cover' section and replace with:
We cover:

When you have Comprehensive cover, we cover accidental loss or damage to your car caused by an incident in the period of insurance.

Examples of accidental loss or damage cover include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision and impact.

If we cover loss or damage to your car, we also cover paint protection that was on the damaged parts of your car prior to the incident. You may be able to show this by providing warranties or receipts (see page 51).

We will also cover you for Third Party Property Damage cover see page 27.
7. On page 26 under the main heading 'What your policy covers' under the heading 'Fire, Theft & Third Party Property Damage cover' delete the 'We cover' section and replace with:
We cover

When you have Fire, Theft & Third Party Property Damage cover, we cover accidental loss or damage to your car caused by any of the following incidents in the period of insurance:
 - fire;
 - theft including attempted theft.If we cover loss or damage to your car, we also cover paint protection that was on the damaged parts of your car prior to the incident. You may be able to show this by providing warranties or receipts (see page 51).

We will also cover you for Third Party Property Damage cover see page 27.
8. On page 51 under the heading 'Prove your loss or damage' insert the following sentence after the last paragraph:
For paint protection, you must give us proof that paint protection was on the damaged parts of your car prior to the incident. Proof includes things like warranties and sales receipts. A statutory declaration is not of itself considered acceptable evidence of proof. If you are unable to substantiate your claim, we can reduce or refuse to pay your claim for paint protection.
9. On page 51 under the heading 'How we settle your claim' remove:
If your claim for loss, theft or damage to your car is covered under your policy we will either:

and replace it with:

If your claim for loss, theft or damage to your car is covered under your policy we will either (except for paint protection and windscreen claims, see below):
10. Below the section 'How we settle your claim' on page 51 add the new section:
For a car with paint protection

We will pay you the amount of the assessed quote from your repairer for paint protection covered under your policy. This means we will not re-apply the paint protection or arrange for someone to do this.

If you're eligible for 'New car replacement after theft for cars less than 10 years old' see page 30 or 'New car after a total loss for cars less than 2 years old' see page 31, we will settle your claim in accordance with that additional cover.
11. On page 52 move the section 'For a windscreen claim' to appear above 'For Additional covers or Optional covers' on page 51.



Get set. Go.

12. In 'Words with special meanings' on page 74, delete the definition 'Amount covered', and replace with:

Amount covered

when used in relation to your car, it is the maximum amount we will pay for loss or damage to your car caused by an incident, unless we say otherwise in your policy. It includes the value of any accessories and modifications that are fitted to your car, paint protection, registration and compulsory third party/motor accident injuries insurance. Deductions may apply, see page 55 for amounts that are deducted on a total loss settlement. The amount covered is shown on your certificate of insurance or otherwise in this policy and includes GST.

13. In 'Words with special meanings' on page 75, insert the new definition above 'Period of insurance':

Paint protection

is a film professionally applied to painted surfaces of a new or used car in order to protect the paint.

Who we are

Insurance is issued by AAI. Australian Pensioners Insurance Agency Pty Limited ABN 14 009 650 996 is an authorised representative (No.239591) of AAI.



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