

# Travel 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. This SPDS supplements the Apia Travel Insurance Product Disclosure Statement and Policy Wording with a preparation date of 28/02/2018 (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 of a change to the way we assess pre-existing medical conditions;
- provide information regarding a change to relevant external dispute resolution scheme.

*Prepared on 29 October 2018*

*SPDS active 11 March 2019*

### Changes to the PDS

1. On page 35, replace the section under the heading "To apply to have this cover extended you must:" with:

**"To apply to have this cover extended to cover any pre-existing medical condition you must:**

- provide the information requested by Us for any pre-existing medical condition you wish to be covered for at the time of your application. We will advise you in writing if we agree to provide coverage for your pre-existing medical condition.
- pay the additional premium specified by us."

2. On page 37, replace the section "Step 3. Seek review by an external service" with:

**"Step 3. Seek review by an external service**

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 Australian Financial Complaints Authority (AFCA). AFCA is an independent external dispute scheme and their service is free to you. Any decision the AFCA 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.

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

You can contact AFCA:

By phone: 1800 931 678

By email: [info@afca.org.au](mailto:info@afca.org.au)

In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Website: [www.afca.org.au](http://www.afca.org.au)

### 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](http://apia.com.au)

**13 50 50**  
[apia.com.au](http://apia.com.au)

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