

## Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859 (AAI Limited). This SPDS was prepared on 19 August 2025.

This SPDS supplements the following Product Disclosure Statements (each a PDS):

- Apia Car Advantage Insurance Product Disclosure Statement prepared on 3/11/2020
- Apia Caravan Insurance Product Disclosure Statement prepared on 3/11/2020
- Apia Motorhome Insurance Product Disclosure Statement prepared on 3/11/2020
- Apia Motorcycle Insurance Product Disclosure Statement prepared on 3/11/2020

and must be read together with the PDS that you hold and any other SPDS we may give you for your PDS.

The purpose of this SPDS is to remove all references to a No Claim Bonus (NCB) from the PDS.

### Changes to the PDS

1. In the Car Advantage Insurance PDS, under the section titled 'Important things to know upfront', delete the heading 'What is the No Claim Bonus?', along with the paragraph and following sentence that appear immediately underneath.
2. In the Caravan Insurance PDS, under the section titled 'Important things to know upfront', delete the heading 'No Claim Bonus' and the paragraph immediately underneath.
3. In the Motorcycle Insurance PDS and Motorhome Insurance PDS, under the section titled 'Important things to know upfront', delete the heading 'What is the No Claim Bonus?', along with the paragraph and information box that appear immediately underneath.