

Apia Caravan Insurance Product Disclosure Statement

Update pursuant to ASIC Class Order 03/237

PDS Update

Below is a non-materially adverse update to the Apia Caravan Insurance Product Disclosure Statement and Policy Wording prepared 18/07/06, with effect from 18 March 2016. This document is issued by AAI Limited ABN 48 005 297 807 through its authorised representative Australian Pensioners Insurance Agency Pty Ltd ABN 14 099 650 996.

What is the change?

In the section 'Definitions applicable to your policy' '7. **contents**' on page 12 of the PDS, replace the definition wording with the following: '7. **contents**' means household goods and personal effects securely locked in or to your caravan or in a solid wall lockable annexe including:

- food;
- domestic electrical appliances;
- television, video cassette recorders and DVD players;
- radios;
- compact disc players;
- cassette and tape recorders;
- sporting and camping equipment;
- musical instruments.'

