

Apia Home and Contents Insurance Product Disclosure Statement

Update pursuant to ASIC Corporations Instrument 2016/1055

Below is a non-materially adverse update to the Apia Home and Contents Insurance Product Disclosure Statement prepared on 17 February 2025 ("**PDS**").

What are the changes?

The changes to the 'Escape of liquid' cover on page 51 of the PDS and the 'Legal liability' cover on page 56 of the PDS are as follows:

1. On page 51 of the PDS under the 'We cover' section of insured event 'Escape of liquid', delete the dot point:
 - a bath, sink, toilet, basin, or a tap spindle (not forming part of a shower floor or base or shower cubicle wall)and replace it with the following dot point:
 - baths, sinks, toilets, and basins (but not showers)
2. On page 51 of the PDS under the 'We cover' section of insured event 'Escape of liquid', under this dot point in paragraph 1. above of:
 - baths, sinks, toilets, and basins (but not showers)insert the following new dot point:
 - tap spindles
3. On page 56 of the PDS under the main heading 'Legal liability' under the subheading 'Home legal liability', under the 'We cover' section, delete the first dot point of:
 - you owning or living in the home, and the incident and death, injury, loss or damage occurs wholly within the boundaries of the insured addressand replace it with the following:
 - you owning or living in the home, and the incident happens at the insured address

