

Apia Home and Contents Insurance Product Disclosure Statement

Update pursuant to ASIC Class Order 03/237

PDS Update

Below is a non-materially adverse update to the Apia Home and Contents Insurance Product Disclosure Statement prepared 19 October 2012, with effect from 1 June 2015. 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 '**What we do not cover as - your home**' on page 13 of the PDS, delete the last bullet point 'any domestic outbuilding with its own utility metering' in its entirety.

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