

# 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**).

This SPDS supplements the Apia Home and Contents Insurance Product Disclosure Statement dated 19 October 2012 (**the PDS**) and must be read together with the PDS and any other SPDS given to you in relation to the PDS.

The purpose of this SPDS is to introduce a new optional cover called 'Apia Home Assist' which is only available for purchase when you have Apia home insurance and your insured address is located within the area we service.

## Changes to the PDS

On page 43 of the PDS, insert immediately before the words "Refer to the PED Guide for further information" the following optional cover:

## Apia Home Assist

For an additional premium you may be able to add 'Apia Home Assist' to your home insurance policy if Apia Home Assist is available at your insured address. If we agree, the option will be shown on your certificate.

Apia Home Assist is an emergency assistance service that provides you with selected trade services in the event of a home emergency. It is not a general maintenance or preventative service (for example, it does not cover painting, replacing light bulbs or tap washers) or a disaster response service.

Apia Home Assist is provided in accordance with the Apia Home Assist Terms and Conditions (**Apia HA Terms**). Please read the Apia HA Terms for the conditions, limitations and exclusions that apply to this optional cover. The Apia HA Terms are available at [apia.com.au](http://apia.com.au) and are provided to you on purchase of the cover (unless already provided). Please call us to request a free copy.

After purchase, a waiting period applies which is set out in the Apia HA Terms.

## What is a home emergency?

A home emergency is a sudden and unforeseen incident that occurs to your home (but not your contents) that requires the urgent attention of one of the following:



Plumber



Electrician



Locksmith



Carpenter

A maximum call-out period applies in addition to a limit on parts and materials. Please read the Apia HA Terms for the conditions, limits and exclusions.

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

Rewarding experience



## **Maximum benefits**

The Apia HA Terms explain the maximum number of Emergency Call-outs, the maximum Emergency Call-out period and other limits (such as excluded parts and materials) that apply if this optional cover is purchased. Apia Home Assist only covers home emergencies within the boundaries of the insured address.

## **Cancellation**

This option cannot be removed from the policy during the period of insurance, unless you move to an area where Apia Home Assist is unavailable.

## **Making a claim for Apia Home Assist**

The wording in the section 'Claims' on pages 54 to 70 of the PDS does not apply to the Apia Home Assist option. Please refer to the Apia HA Terms for how to claim.

No excess applies for a claim on Apia Home Assist.

## **General exclusions**

The general exclusions listed on pages 48 to 53 of the PDS do not apply to Apia Home Assist.

## **Who we are**

Insurance is issued by AAI. Australian Pensioners Insurance Agency Pty Limited  
ABN 14 009 650 996, acts as agent and authorised representative (No.239591) of AAI.

Prepared on 7 April 2016.