

Apia Motorhome Insurance Product Disclosure Statement

Update pursuant to ASIC Class Order 03/237

PDS Update

Below is a non-materially adverse update to the Apia Motorhome 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?

1. In the section 'Your contents' on page 3 of the PDS, replace the wording for the first bullet point under the lead in words 'Provides cover for:' with the following:
 - **'accidental loss or damage'** - loss or damage to your contents whilst securely locked in or to your motorhome, up to the sum insured specified on your certificate, and not excluded by this policy;
2. In the section 'Definitions applicable to your policy' '7. **'your motorhome'**' on page 10 of the PDS, replace the wording at (c) with the following:

'7. **'your motorhome'** means the motorhome or motorised campervan described on your certificate and includes:

 - (c) any standard equipment or accessory kept securely locked in or to your motorhome and normally supplied by the motorhome manufacturer, including, but not limited to;
 - built in furniture;
 - refrigerator;
 - stove;
 - air conditioning unit;
 - fixed floor coverings;
 - solar panels;
 - gas cylinders;
3. In the section 'Definitions applicable to your policy' '17. **'contents'**' on page 14 of the PDS, replace the lead in sentence with the following:

'17. **'contents'** means your household goods and personal effects securely locked in or to your motorhome and includes your: '
4. In the section 'Section 2 Your contents: The cover' on page 22 of the PDS, replace the second paragraph with the following:

'We will cover you for loss or damage to your contents whilst securely locked in or to your motorhome caused by an insured event during the period of insurance.'
5. In the section 'Section 2 Your contents: Additional benefits' on page 24 of the PDS, replace the fourth item with the following:

'Cover provided by section 2 is extended to cover **accessories and spare parts** removed from **your motor vehicle or watercraft** and securely locked in or to your motorhome'