## Apia Travel Insurance Product Disclosure Statement and Policy Wording

## Update pursuant to ASIC Corporations Instrument 2016/1055

Below is a non-materially adverse update to the Apia Travel Insurance Product Disclosure Statement and Policy Wording (PDS), prepared date 28 February 2018.

## What is the change?

This change is to update information about your premium. Discounts can have a significant impact on your premium.

From time to time we may advertise discounts available on our travel insurance. Terms and conditions may apply. Discounts are usually applied before taxes and charges are added. Your total premium will include any discounts we have given you.

Discount offers can be withdrawn without notice.

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