

Travel Insurance

Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (**SPDS**), issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859.

This SPDS supplements the Apia Travel Insurance Product Disclosure Statement and Policy Wording dated 18 July 2006 (the **PDS**) and must be read together with the PDS and any other SPDS we may give you.

The purpose of this SPDS is to:

- provide information of a change to the overseas emergency assistance telephone number;
- include a definition for Australia and amend the definition for South Pacific and Indonesia;
- provide information regarding your 'cooling off period';
- update information about when we give you personal advice;
- update the meaning of the term '**specified person**';
- include information about how claims and emergency assistance services are managed;
- update information about complaints handling;
- include information about the Financial Claims Scheme.

Prepared on 13 September 2016

SPDS active 6 April 2017

Changes to the PDS

1. **Change to overseas emergency assistance telephone number**

Delete the back page of the PDS in its entirety.

Should you require emergency medical or travel assistance whilst overseas please call an international operator and request that they call Australia reverse charges on:

Phone: +61 (7) 3305 7051 (24 hrs/7 days a week)

Via fax

From overseas: +61 (7) 3305 7005

In Australia: 07 3305 7005

13 50 50

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2. Replace the definition 'Australia' and 'South Pacific and Indonesia' on page 11 of the PDS with the following:
 - **'Australia'** means Australia (including Lord Howe Island, Norfolk Island, Thursday Island, Christmas Island, Cocos (Keeling) Islands & Coral Sea Island Territory) only;
 - **'South Pacific and Indonesia'** means New Zealand, Fiji, Indonesia (including Bali), Papua New Guinea, New Caledonia, Vanuatu, Cook Islands, Samoa, Solomon Islands and Nauru;
3. Insert the following underneath the paragraph titled 'How to use this Product Disclosure Statement and Policy Wording' on the inside of the front cover of the PDS:

"Cooling off period

After you take out this insurance or renew your policy for another period of insurance, you have 21 days to consider the information in your Product Disclosure Statement and Policy Wording. This is called the 'cooling off period'. If you decide to cancel your policy during the cooling off period we will refund the unexpired portion of the premium less any non refundable government charges, provided that you have not commenced your journey or made a claim."

4. Delete the paragraph at the top of page 5 of the PDS in its entirety that starts with the following sentence:

"You are also entitled to receive a statement of advice whenever we give you any personal advice about the authorised insurance policies."
5. Replace the definition of '**specified person**' on page 13 of the PDS with the following (noting that the defined meaning of 'children' in the PDS does not apply in this instance):

*"**'specified person'** means any of the following who reside permanently in Australia:*

- *your spouse, partner or de facto;*
- *your parents, parents-in-law, grandparents;*
- *your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto;*
- *the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de facto;*
- *a friend with whom you have arranged to travel."*

6. Insert the following wording immediately below the major page heading 'What to do when you have a claim' on page 37 of the PDS:

"Claims services are managed by an external provider on our behalf."

7. Delete the wording on pages 38 and 39 of the PDS under the heading 'How we resolve your complaints' in its entirety and replace with the following:

How we will deal with a complaint

If you are not satisfied with our products or services or a decision made in relation to your insurance, please let us know so that we can help. It is important to follow the complaint handling process in order to resolve your complaint effectively and efficiently.

Step 1. Let us know

If you would like to make a complaint, please let us know by contacting the relevant department as they may be able to resolve the complaint for you. If not, the staff member will refer you to a Manager or their delegate and they will attempt to resolve the complaint. A response is usually provided to you within **5** business days. You can contact us:

By phone: 13 50 50

By email: customerservice@apia.com.au

In writing: Apia, GPO Box 756, Melbourne, VIC, 3001

Step 2. Review by our Internal Dispute Resolution Team

If you are not satisfied with the outcome of the business review you can request the complaint be referred to the Internal Dispute Resolution (IDR) Team for review or you can contact them directly:

By phone: 1300 240 531

By email: idr@apia.com.au

In writing: Apia Internal Dispute Resolution,
PO Box 14180, Melbourne City Mail Centre,
VIC, 8001

If we require additional information we will contact you to discuss. IDR will usually contact you with a decision within **15** business days of receiving your complaint.

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Financial Ombudsman Service (FOS) Australia. The FOS is an independent external dispute scheme and their service is free to you. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

By phone: 1800 367 287

By fax: (03) 9613 6399

By email: info@fos.org.au

In writing: Financial Ombudsman Service Limited,
GPO Box 3, Melbourne, VIC 3001

By visiting: www.fos.org.au

8. Delete the 'Your travel notes' section on page 40 of the PDS and replace it with the following:

"Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from <http://www.fcs.gov.au>"

9. Insert the following wording immediately below the heading 'Emergency assistance' on the back cover of the PDS:

"Emergency assistance services are managed by an external provider on our behalf."

Further information

If you need more information, or if you have any questions about these changes, please phone us anytime on **13 50 50**. Or alternatively visit our web site apia.com.au

Who we are

Insurance is issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859. Australian Pensioners Insurance Agency Pty Limited ABN 14 099 650 996, authorised representative number 239591, acts as agent and authorised representative of AAI.