

# Apia Home and Contents Extra 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 Extra Insurance Product Disclosure Statement prepared 7 April 2016 (**PDS**). This update is to clarify the cover provided for legal liability for your domestic dog, cat or horse when you have contents insurance with us.

### What is the change?

In the section 'General exclusions' on page 60 of the PDS, under the heading 'Animals', replace the first bullet point with the following:

- any animal owned by you or that you are responsible for, **but we will cover** your legal liability for your domestic dog, cat or horse to the extent cover is provided by the 'Legal liability' section;

This update is dated 31 August 2016.

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