

# SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

## Car Insurance

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as GIO. This SPDS was prepared on 18 May 2022.

This SPDS supplements the GIO Car Insurance Product Disclosure Statement (PDS), prepared on 25 November 2020 and must be read together with the PDS and any other SPDS we may give you for the PDS.

The purpose of this SPDS is to:

- update information about how we will pay claims under the Additional covers 'After claim expenses', 'Tools of trade cover', 'Baby capsules and child seats' and 'Trailer cover';
- update information about how we will settle claims under 'For additional covers or optional covers';
- update information about 'What we cover as your car' section to include paint protection and add a definition of paint protection under 'Words with special meanings', and to update how we cover paint protection on your car, proof for paint protection and how we will settle claims for paint protection; and
- update the exclusion 'Incorrect fuel usage' in 'Things we don't cover'.

## Changes to the PDS

1. On page 21 delete the exclusion 'Incorrect fuel usage', and replace it with:

**(X) Incorrect fuel usage or other fluid usage**

loss or damage to your car (including damage to your car engine or fuel system) caused by a fuel or other fluid being used other than the fuel or fluid recommended by the car's manufacturer. For example, putting exhaust fluid into the fuel tank, putting petrol into a diesel fuel tank or vice versa.

2. On page 49 under the heading 'For additional covers or optional covers' delete the paragraph and replace it with:

If we pay a claim under an additional cover or optional cover, we will settle your claim in accordance with that additional cover or optional cover. For the additional covers 'After claim expenses' (see page 37), 'Tools of trade cover' (see page 38), 'Baby capsules and child seats' (see page 40) and 'Trailer cover' (see page 40) we will only settle the claim by paying you. This means that we will not repair or replace or arrange for a service (e.g. emergency accommodation).

If we settle your claim by paying you, we will pay you by cheque or direct deposit into your bank account, or if available, you can choose to be paid with a voucher, store credit or stored value card.

3. On page 3 remove the 'What we cover' section, and replace it with:

**What we cover**

**GIO Platinum and Comprehensive cover**

Accidental loss or damage to your car during the period of insurance. Examples of accidental loss or damage including hail, storm (including cyclone), fire, theft and collision. If we cover loss or damage to your car, we will also cover paint protection that was on the damaged parts of your car prior to the incident. You may be able to show this by providing warranties or receipts (see page 49).

We also cover your legal liability for damage to other people's property arising from the use of your car.

**Fire, Theft & Third Party Property Damage cover**

Accidental loss or damage to your car during the period of insurance caused by fire and theft. If we cover loss or damage to your car, we will also cover paint protection that was on the damaged parts of your car prior to the incident. You may be able to show this by providing warranties or receipts (see page 49).

We also cover your legal liability for damage to other people's property arising from the use of your car.

**Third Party Property Damage cover**

Cover for your legal liability for damage to other people's property arising from the use of your car.



4. On page 18 under the main heading 'What we cover as your car' in the 'We cover' section, insert the following below modifications:

It also includes paint protection. (see page 71).

5. On page 18 under the main heading 'What we cover as your car' under the 'We don't cover section' add:

- any protection for your car's paint (except for paint protection).

6. On page 26 under the heading 'GIO Platinum and Comprehensive cover' delete under the 'We cover' section:

We cover accidental loss or damage to your car caused by an incident in the period of insurance.

Examples of accidental loss or damage cover include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision and impact.

GIO Platinum cover and Comprehensive cover includes Third Party Property Damage cover (see page 27).

and replace it with:

We cover accidental loss or damage to your car caused by an incident in the period of insurance.

Examples of accidental loss or damage cover include hail, storm (including cyclone), flood, fire, theft or attempted theft, malicious damage or vandalism, collision and impact.

If we cover loss or damage to your car, we also cover paint protection that was on the damaged parts of your car prior to the incident. You may be able to show this by providing warranties or receipts (see page 49).

GIO Platinum cover and Comprehensive cover includes Third Party Property Damage cover (see page 27).

7. On page 26 under the heading 'Fire, Theft & Third Party Property Damage cover' delete under the 'We cover' section:

We cover accidental loss or damage to your car caused by any of the following incidents in the period of insurance:

- fire;
- theft, which includes attempted theft.

Fire, Theft & Third Party Property Damage cover includes Third Party Property Damage cover (see page 27).

and replace it with:

We cover accidental loss or damage to your car caused by any of the following incidents in the period of insurance:

- fire;
- theft, which includes attempted theft.

If we cover loss or damage to your car, we also cover paint protection that was on the damaged parts of your car prior to the incident. You may be able to show this by providing warranties or receipts (see page 49).

Fire, Theft & Third Party Property Damage cover includes Third Party Property Damage cover (see page 27).

8. On page 49 under the heading 'Prove your loss or damage' insert the following sentence:

For paint protection, you must give us proof that paint protection was on the damaged parts of your car prior to the incident. Proof includes things like warranties and sales receipts. A statutory declaration is not of itself considered acceptable evidence of proof. If you are unable to substantiate your claim, we can reduce or refuse to pay your claim for paint protection.

9. On page 49 under the heading 'How we settle your claim' remove:

If your claim for loss, theft or damage to your car is covered under your policy we will either:

and replace it with:

If your claim for loss, theft or damage to your car is covered under your policy we will either (except for paint protection and windscreen claims see below):

10. Below the section 'How we settle your claim' on page 49 add the new section:

**For a car with paint protection**

We will pay you the amount of the assessed quote from your repairer for paint protection covered under your policy. This means we will not re-apply the paint protection or arrange for someone to do this.

If you're eligible for 'Lifetime new car replacement' see page 31 or 'New car after a total loss for cars less than 2 years old' see page 36, we will settle your claim in accordance with that additional cover.



11. On page 49 move the section 'For a windscreen claim' to appear above 'For additional covers or optional covers'.
12. In 'Words with special meanings' on page 70, delete the definition 'Amount covered', and replace it with:

**Amount covered**

when used in relation to your car, it is the maximum amount we will pay for loss or damage to your car caused by an incident, unless we say otherwise in your policy. It includes the value of any accessories and modifications that are fitted to your car, paint protection, registration and compulsory third party/motor accident injuries insurance. Deductions may apply, see page 53 for amounts that are deducted on a total loss settlement. The amount covered is shown on your certificate of insurance or otherwise in this policy and includes GST.

13. In 'Words with special meanings' on page 71, insert the new definition above 'Period of insurance':

**Paint protection**

is a film professionally applied to painted surfaces of a new or used car in order to protect the paint.

