

# GIO Caravan Insurance Product Disclosure Statement

## Update pursuant to ASIC Class Order 03/237

### PDS Update

Below is a non-materially adverse update to the GIO Caravan Insurance Product Disclosure Statement prepared 24/05/13, with effect from 18 March 2016. This document is issued by AAI Limited ABN 48 005 297 807 trading as GIO.

### What is the change?

1. In the table 'Type of cover' in the section 'Summary of covers' on page 4 of the PDS, replace the wording for 'Contents cover' with the following:

|                |   |
|----------------|---|
| Contents cover | We provide up to <b>\$1,000</b> cover for loss or damage to your contents securely locked in or to your caravan or annexe. You can choose to take out extra contents cover. We do not provide cover for contents in a trailer or horse float. |
|----------------|---|

2. In the section 'What we cover as your contents' on page 10 of the PDS, replace the wording under the lead in words 'Contents means any of the items listed below that you either:' with the following:

'Contents means any of the items listed below that you either:

- ▶ own; **or**
- ▶ are legally responsible for;

**but only** when they are:

- ▶ securely locked in or to your caravan;
- ▶ securely locked in or to your caravan's annexe; **or**
- ▶ for on-site only cover, in your garden shed (located on the site of the insured unregistered on-site caravan).'

3. In the section 'What we do not cover as your contents' 'Contents does not include:' on page 11 of the PDS, replace the last bullet point with the following:

- ▶ 'contents kept securely locked in or to your caravan that you do not own or are not legally responsible for.'

4. In the section 'Optional covers – 2. Increased contents cover' on page 18 of the PDS, replace the first sentence in the first paragraph with the following:

'When your contents are securely locked in or to your caravan or annexe or for on-site only cover in your garden shed (located on the site of the insured unregistered on-site caravan), we will cover your contents for accidental loss or damage up to **\$1,000** caused by an incident in the period of insurance.'

