

Car 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, trading as GIO.

This SPDS supplements the Car Insurance Product Disclosure Statement (PDS), prepared on 24 May 2013, and must be read together with the PDS and any other SPDS we have given to you in relation to the PDS. Visit gio.com.au to view the PDS.

The purpose of this SPDS is to:

- ▶ explain how we will communicate with you electronically, if we offer that communication method to you and if you agree to it;
- ▶ update the GIO Claims Free Savings wording;
- ▶ introduce a new optional cover 'GIO Roadside Assist' for Comprehensive and GIO Platinum cover levels.

Changes to the PDS

1. On page 3 of the PDS, immediately below the section titled 'PED Guide', insert the following wording:

'Communicating with you

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until you tell us otherwise or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.'

2. On page 8 of the PDS, immediately below the heading 'GIO Claims Free Savings', replace the first paragraph with the following wording:

'GIO Claims Free Savings recognises your years of good driving experience.'

3. On page 6 of the PDS, replace the paragraph at the top of the cover table with the wording below, **and** also insert into the cover table below the 'Windscreen and window glass cover (without excess)' row, the new optional cover row titled 'GIO Roadside Assist':

'This product has been designed to provide 4 levels of cover to choose from. The cover you have chosen will be shown on your certificate of insurance. Below is a list of some of the policy features and options available depending on the type of cover you choose. It is a guide only. For full details of what is covered and not covered and for any limits that apply, please read your certificate of insurance and this PDS carefully, including the 'General exclusions' on pages 29 to 32, and in the case of GIO Roadside Assist, the GIO Roadside Assist Terms and Conditions provided to you if you purchase that option or available at gio.com.au'

Summary of features and options	GIO Platinum	Comprehensive	Fire, Theft & Third Party Property Damage	Third Party Property Damage	Page
GIO Roadside Assist	✓ ³	✓ ³	✗	✗	28

4. On page 11 of the PDS, in the section titled 'GIO Platinum cover', immediately below the first three bullet points insert the following wording:

'You can also choose an optional cover for an extra premium to tailor your insurance (see pages 27 to 28).'



5. On page 20 of the PDS, at the end of the section titled '7. Emergency travel, accommodation and repairs,' insert the following note:

'This additional feature **does not cover** costs related to your car breaking down (e.g. mechanical or electrical failure). If you have purchased GIO Roadside Assist, you will be entitled to our roadside assistance service. See page 28 for more information.'

6. On page 20 of the PDS, at the end of the section titled '8. Locks and keys,' insert the following note:

'If you have purchased GIO Roadside Assist, you will be entitled to assistance in the case of lost (but not stolen) or locked-in car keys. See page 28 for more information.'

7. On page 27 of the PDS, in the section titled 'Optional covers,' replace the first paragraph below the title with the following:

'Any optional covers you select, and we agree to give you, will be shown on your certificate of insurance. An extra premium will apply. Under the optional covers there are some things we do not cover and this is shown in the 'We do not cover' section of the following tables on pages 27 to 28 and in the 'General exclusions' on pages 29 to 32, and in the case of GIO Roadside Assist in the GIO Roadside Assist Terms and Conditions provided to you if you purchase that option or available at gio.com.au. All of the conditions of this policy apply to these optional covers unless stated otherwise.'

8. On page 28 of the PDS, insert the following optional cover immediately above the words 'Refer to the PED Guide for further information':

'GIO Roadside Assist

Available to GIO Platinum and Comprehensive cover.

The cover

GIO Roadside Assist is a dedicated emergency roadside assistance service for your car. It is provided by a leading emergency assistance provider and is additionally subject to the GIO Roadside Assist Terms and Conditions. This service offers **24** hour roadside assistance Australia-wide.

GIO Roadside Assist helps you with:

- ▶ changing a flat tyre;
- ▶ towing your car to the nearest repairer;
- ▶ jump starting or charging a flat battery;
- ▶ minor breakdown related repairs;
- ▶ emergency fuel delivery;
- ▶ lost or locked-in keys, by spare key delivery or locksmith attendance.

Conditions and limits apply, including fuel value, towing distance and key assistance limits. Replacement battery cost is additional. Please read the GIO Roadside Assist Terms and Conditions for the terms, including the limitations and exclusions, that apply to this optional cover. They are available at gio.com.au and are also provided at the purchase of this optional cover. You can use GIO Roadside Assist without making a claim on this policy.'

9. On page 29 of the PDS, replace the wording of the first bullet point under the heading 'Condition of car' with the following:

- ▶ any structural, mechanical, electrical or electronic failure or breakdown (**except** in the case of the specific roadside assist benefits provided under our GIO Roadside Assist optional cover);'

Questions?

If you have questions about these changes, please call us on **13 10 10**.