

Multi-Trip Travel Insurance

Product Disclosure Statement

Update pursuant to ASIC Class Order 03/237

PDS Update

Below are non-materially adverse updates to the GIO Multi-Trip Travel Insurance Product Disclosure Statement prepared 01 December 2010, with effect from 31 August 2015. This document is issued by AAI Limited ABN 48 005 297 807 trading as Vero Insurance.

What is the change?

For the purpose of this travel product, a permanent resident of Australia is someone who resides in Australia and is eligible for an Australian Medicare card.

