

# SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a Supplementary Product Disclosure Statement (**SPDS**) issued by AAI Limited ABN 48 005 297 807 AFSL 230859 trading as GIO.

This **SPDS** supplements the GIO Commercial Motor Protect Product Disclosure Statement and Policy Wording date prepared 9 November 2015 (**PDS**).

This **SPDS** must be read together with the **PDS** and replaces all previous supplementary product disclosure statements that have been given to you in relation to the **PDS**.

## Important Changes to your PDS

The purpose of the **SPDS** is to detail the important changes that are applicable to your **PDS**. **SPDS** prepared on 15 May 2020.

### 1. Changes to Part B: Your rights and responsibilities

In **your PDS**, under “**Privacy Statement**”, the paragraph stating:

- ‘the Financial Ombudsman Service or any other external dispute resolution body;’

Is replaced with:

- ‘the Australian Financial Complaints Authority or any other external dispute resolution body;’

In **your PDS**, the wording underneath the heading “What if you are not satisfied with our final IDR decision?” is replaced entirely with the following wording:

### What if you are not satisfied with our final IDR decision?

**We** expect **our** procedures will deal fairly and promptly with **your** complaint. However, if **you** remain dissatisfied, **you** may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any decision AFCA makes is binding on **us**, provided **you** also accept the decision. **You** do not have to accept their decision and **you** have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist **you**.

**You** can contact AFCA:

By phone: 1800 931 678

By email: [info@afca.org.au](mailto:info@afca.org.au)

In writing: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

By visiting: [www.afca.org.au](http://www.afca.org.au)

### 2. Changes to General exclusions

The following additional exclusion is added to the ‘General Exclusions’ section of **your PDS** and applies to all Policy sections unless specifically stated otherwise.

#### Sanctions

Despite any provision of this **policy**, **we** will not cover and will not make any payments or provide any services or benefit to **you** or to any other party to the extent that such cover, payment, service or benefit would contravene any applicable trade or economic sanctions, law or regulation.

If **you** have any questions, or **you** need a copy of **your PDS** or **your Policy Schedule you** can call **us** on 13 10 10.

