

# 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 following Product Disclosure Statements (each a **PDS**):

- GIO Business Protect PDS and Policy Wording (28377 date prepared 06 October 2015);
- GIO Retail Business PDS and Policy Wording (28376 date prepared 21 October 2015);
- GIO Mobile Business Protect PDS and Policy Wording (27630 date prepared 01 May 2015);
- GIO Professional Business Protect PDS and Policy Wording (28335 date prepared 30 September 2015);
- GIO Motor Trade Business Protect PDS and Policy Wording (28478 date prepared 26 November 2015).

This **SPDS** must be read together with the **PDS** that **you** hold and any other **SPDS** we have given **you** or give **you** for your **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 22 June 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.



### 3. Changes to Policy section 5 - Business interruption

The following change applies only to:

- GIO Business Protect PDS and Policy Wording (28377-14-11-15A) date prepared 06 October 2015;
- GIO Retail Business PDS and Policy Wording (28376-14-11-15A) date prepared 21 October 2015);
- GIO Professional Business Protect PDS and Policy Wording (28335-14-11-15A) date prepared 30 September 2015);
- GIO Motor Trade Business Protect PDS and Policy Wording (28478-18-01-16A) date prepared 26 November 2015).

The following alteration is made to the 'Business Interruption' section of your PDS.

The "insured event "8. Infectious diseases, murder, suicide" has been replaced entirely with the following:

#### Infectious diseases, murder, suicide

<b>We cover</b>	<p>Interruption to <b>your business</b> as a result of the closure or evacuation of the whole or part of the <b>premises</b> by order of a competent government, public or statutory authority as a result of:</p> <ol style="list-style-type: none"> <li>infectious or contagious human disease occurring at your <b>premises</b>;</li> <li>vermin or pests at your <b>premises</b>;</li> <li>defects in the drains or other sanitary arrangements at your <b>premises</b>;</li> <li>poisoning of customers directly caused by the consumption of food or drink provided on your <b>premises</b>;</li> <li>the outbreak of an infectious or contagious human disease occurring only within a twenty (20) kilometre radius of your <b>premises</b>;</li> <li>murder or suicide occurring at or near your <b>premises</b>; or</li> <li>shark or crocodile attack occurring within a twenty (20) kilometre radius of your <b>premises</b>.</li> </ol> <p>Interruption to <b>your business</b> occurring as a result of this insured event will be deemed to be <b>damage</b> for the purposes of this Policy section.</p>
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#### **We do not cover**

We will not pay any claim that is directly or indirectly caused by or arises from, or is in consequence of or contributed to by:

- cleaning, repairing or checking at your **premises**;
- forensic cleaning of the **premises** following an act of violence which occurs at your **premises**;
- highly pathogenic avian influenza whether discovered at your **premises** or elsewhere (or the fear or threat of such disease, whether actual or perceived); or
- any listed human disease, biosecurity emergency or human biosecurity emergency as defined in or declared under the Biosecurity Act 2015 (Cth), whether discovered at your **premises** or elsewhere (or the fear or threat of such disease or emergency, whether actual or perceived).

A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to listed human disease, biosecurity emergency or human biosecurity emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.

Each PDS is unchanged except as indicated above.

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.

