

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 (28377-14-11-15A date prepared 06 October 2015);
- GIO Retail Business PDS and Policy Wording (28376-14-11-15A date prepared 21 October 2015);
- GIO Mobile Business Protect PDS and Policy Wording (27630-01-05-15A date prepared 01 May 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); and
- GIO Commercial Motor Protect PDS and Policy Wording (28477 18/01/16A date prepared 9 November 2015).

This **SPDS** and 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 25 February 2019 .

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

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

By visiting: 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 "We do not cover" section of the insured event "8. Infectious diseases, murder, suicide" has been replaced entirely with the following:

Infectious diseases, murder, suicide

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 by: a. cleaning, repairing or checking your premises ; or b. highly pathogenic Avian Influenza or any biosecurity emergency or human biosecurity emergency declared under the Biosecurity Act 2015 (Cth) its subsequent amendments or successor, irrespective of whether discovered at the premises or out-breaking elsewhere.
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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.

