

POLICY WORDING ENDORSEMENT

Policy Wording Endorsement

This is a Policy Wording Endorsement issued by AAI Limited ABN 48 005 297 807 AFSL 230859 trading as GIO.

This Policy Wording Endorsement applies to the GIO Not-for-Profit Protect Policy (04944 17/01/16A date prepared 30 October 2015) (Policy). This Policy Wording Endorsement must be read together with any other documentation we have given you or may send you for your Policy.

Important Changes to your Policy

On page 16 of the Policy, the following additional exclusion is added:

'32. Sanctions

Despite any provision of the 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.'

All references to 'the Financial Ombudsman Services' or 'FOS' in the Policy are replaced with:

'the Australian Financial Complaints Authority' or 'AFCA'.

On page 23 of the Policy, under the heading, 'What if you are not satisfied with your final IDR decision' the wording 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

The Policy Wording is unchanged except as indicated above.

If you have any questions, or you need a copy of your policy documentation can call us on 13 10 10.

