

Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859 trading as GIO Insurance. This SPDS was prepared on 19 August 2025.

This SPDS supplements the following Product Disclosure Statements (each a PDS):

- GIO Caravan Insurance Product Disclosure Statement prepared on 25/11/2020
- GIO Motorcycle Insurance Product Disclosure Statement prepared on 25/11/2020
- GIO Boat Insurance Product Disclosure Statement prepared on 25/11/2020

and must be read together with the PDS that you hold and any other SPDS we may give you for your PDS.

The purpose of this SPDS is to remove all references to a No Claim Bonus (NCB) from the PDS.

CHANGES TO THE PDS

1. In the Caravan Insurance PDS, under the section titled 'Important things to know upfront', delete the heading 'No Claim Bonus', along with the paragraph and information box that appear immediately underneath.
2. In the Boat Insurance PDS and Motorcycle Insurance PDS, under the section titled 'Important things to know upfront', delete the heading 'What is the No Claim Bonus?', along with the paragraph and information box that appear immediately underneath.
3. In the Boat Insurance PDS on page 48 under the main heading 'AFTER WE PAY YOUR CLAIM' under the 'Does your claim affect your cover?' section delete:

If we replace your boat, repair your boat or pay you the cost of repairs, your policy continues for the period of insurance. Your claim may affect your No Claim Bonus. However, if we pay you the cost of repairs and you do not undertake such repairs, it may lead us to reduce or refuse to pay a future claim and/or cancel your policy.

and replace it with:

If we replace your boat, repair your boat or pay you the cost of repairs, your policy continues for the period of insurance. However, if we pay you the cost of repairs and you do not undertake such repairs, it may lead us to reduce or refuse to pay a future claim and/or cancel your policy.