

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.

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

- GIO Boat Insurance Product Disclosure Statement, PDS dated 24 May 2013;
- GIO Car Insurance Product Disclosure Statement, PDS dated 21 March 2018;
- GIO Caravan Insurance Product Disclosure Statement, PDS dated 24 May 2013;
- GIO Home and Contents Insurance Product Disclosure Statement, PDS dated 24 May 2013;
- GIO Landlord Insurance Product Disclosure Statement, PDS dated 24 May 2013;
- GIO Motorcycle Insurance Product Disclosure Statement, PDS dated 24 May 2013; and
- GIO Strata Insurance Product Disclosure Statement, PDS dated 24 May 2013

and must be read together with the PDS that you hold and any other SPDS we have given you or may give you for the relevant PDS you hold.

The purpose of this SPDS is to:

1. for the **Boat Insurance, Caravan Insurance and Motorcycle Insurance PDS's listed above**: remove all references to a "cancellation fee" in the PDS's; and
2. for **each PDS**: update the information in each PDS for seeking an external review of a complaint due to a change to the relevant external dispute complaint scheme. The Financial Ombudsman Service (FOS) Australia will no longer accept new complaints on and from 1 November 2018. The Australian Financial Complaints Authority (AFCA) will deal with all new financial service complaints, on and from this date.

Changes to the PDS's

1. The following change applies to the Boat Insurance PDS, Caravan Insurance PDS and Motorcycle Insurance PDS listed above only.

We do not charge a cancellation fee when you cancel cover for a GIO Boat, Caravan or Motorcycle Insurance cover.

All references to a "cancellation fee" in the Boat Insurance PDS, Caravan Insurance PDS and Motorcycle Insurance PDS are removed.

2. The following change applies to each PDS.

Under the section '**How we will deal with a complaint**', all references to "the Financial Ombudsman Service (the FOS)" is replaced with "the Australian Financial Complaints Authority (AFCA)" and all references to "the FOS" is replaced with "AFCA".

Under the heading '**What if you are not satisfied with our final IDR decision?**' or '**Step 3. Seek review by an external service**' replace the wording under the heading with the following new wording:

'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 determination 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

