

Supplementary Product Disclosure Statement

Home & Contents Insurance

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 was prepared on 2 July 2026.

This SPDS supplements the GIO Home and Contents Insurance Product Disclosure Statement (PDS), prepared on 31 January 2025, and must be read together with the PDS that you hold and any other SPDS we have given you or may give you for this PDS.

The purpose of this SPDS is to update what we don't cover under 'Accidental damage at home'.

CHANGE TO THE PDS

On page 77 of the PDS under the heading 'Accidental damage at home', under the 'We don't cover' section, delete the sub-dot point:

- of repairing or replacing tanks or containers that burst or leak, such as a hot water tank bursting or leaking

and replace it with:

- of repairing or replacing items that explode, burst, or leak, such as a hot water tank bursting or leaking