

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 Vero Insurance.

This SPDS supplements the following Product Disclosure Statements (**PDSs**):

- ▶ Holiday Travel Insurance Product Disclosure Statement, prepared date 1 December 2010;
- ▶ Annual Multi-Trip Travel Insurance Product Disclosure Statement, prepared date 1 December 2010;

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

The purpose of this SPDS is to advise you of some changes to each PDS listed above, including a change to the contact details for making a claim.

What are the changes?

1. **Change to contact details for making claims** – All claims contact details in each PDS are replaced by the following updated contact details for making a claim:

For emergency assistance whilst overseas

Please call an international operator and request that they call Australia reverse charge on:

Phone: +61 (7) 3305 7057 (24 hrs/7 days a week)

Within Australia

Phone: 1800 646 279

Via email: VEROclaims@travelclaims.com.au

Via fax

From overseas: +61 (7) 3305 7005

In Australia: 07 3305 7005

2. **Holiday Travel Insurance Product Disclosure Statement only**

Delete Region 4 and Region 5 paragraphs on Page 7 of the PDS and replace with the following:

- ▶ Region 4. South Pacific: covering Cook Islands, East Timor, Fiji, Indonesia (including Bali), Nauru, New Caledonia, New Zealand, Papua New Guinea, Samoa (American), Solomon Islands, Tahiti, Timor-Leste, Tonga, Vanuatu, Western Samoa and including Region 5.



- ▶ Region 5. Australia: covering Australia (including Lord Howe Island, Norfolk Island, Thursday Island, Christmas Island, Cocos (Keeling) Islands & Coral Sea Islands Territory) only.

3. **Annual Multi-Trip Travel Insurance Product Disclosure Statement only, add a definition for Australia** – For the purposes of this PDS, “**Australia**” means Australia (including Lord Howe Island, Norfolk Island, Thursday Island, Christmas Island, Cocos (Keeling) Islands & Coral Sea Islands Territory) only.

4. **Change of company name**

On 1 October 2012, the insurer and issuer of the product, Vero Insurance Limited, changed its company name to AAI Limited, but the company’s ABN 48 005 297 807 and AFSL 230859 remain the same (**AAI**). AAI has, since that time, been issuing and administering GIO branded travel insurance policies under the trading name ‘Vero Insurance’ and will continue to do so.

All references to Vero Insurance Limited ABN 48 005 297807 AFSL 230859 (however that company may be referred to) in the PDS and any other SPDS that you have been given for your PDS shall be a reference to AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Vero Insurance.

5. **Change to distributor**

On 1 July 2013 GIO General Limited ceased to be a distributor of GIO branded travel insurance policies. This means that:

- ▶ all references to GIO General Limited ABN 22 002 861 583 AFSL 229873 (however that company may be referred to) in the PDS and any other SPDS that you have been given for your PDS are deleted;
- ▶ the paragraphs in the section ‘Welcome to GIO’ on page 3 are deleted;
- ▶ the paragraphs in the section ‘Who is the insurer?’ on pages 3 and 4 are deleted and replaced with the following:

‘Who is the insurer?’

AAI Limited ABN 48 005 297 807, AFSL 230859 trading as Vero Insurance is the insurer and issuer of this Product Disclosure Statement. **You** may contact Vero Insurance by calling:

- ▶ the telephone number shown on **your** schedule;
- ▶ **your** insurance adviser; or
- ▶ 1800 285 712

or alternatively by writing to us at:

Vero Insurance
GPO Box 1619
Adelaide SA 5001

Vero Insurance is solely responsible for any insurance policy issued and for the contents of this PDS.

GIO is a brand of AAI Limited.'

- ▶ the text from the bottom of the inside front cover is to be removed and replaced with the following:

'This insurance is issued by AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Vero Insurance. GIO is a brand of AAI Limited.'

- ▶ in respect of the Annual Multi-Trip Travel Insurance PDS only, the contact details when writing to the IDR team referred to on page 69 are changed to 'Internal Dispute Resolution, Vero Insurance, GPO Box 14180, Melbourne City Mail Centre, VIC 8001'

6. **Updating the PDS**

In the 'Important Information' section of each PDS, add the following paragraph after the heading 'The purpose of the PDS':

'The information in this PDS was current at the date of preparation. **We** may update some of the information in the PDS that is not materially adverse from time to time without needing to notify **you**. **You** can obtain a copy of any updated information by contacting **us**. **We** will give **you** a free paper copy of any updates if **you** request them. In some circumstances this PDS may be amended by a Supplementary Product Disclosure Statement.'

7. **Emergency assistance change**

In the '24-hour emergency medical and travel assistance' section of each PDS, delete the paragraph that reads 'This assistance is provided by International SOS on **our** behalf.' Replace it with the following:

'Emergency medical and travel assistance services are managed by an external provider on **our** behalf.'

8. **Claims procedure change**

In the 'Claims procedure' section of each PDS, insert the following wording immediately below the heading 'Claims procedure':

'Claims services are managed by an external provider on **our** behalf.'

9. **Updating the defined meaning of "relative"**

In the 'Words with special meanings' section of each PDS, replace the defined meaning for the word "relative" with the following (noting that the defined meanings of "children" and "grandchildren" in the PDS do not apply in this instance):

"relative" means any of the following who reside permanently in Australia:

- ▶ your spouse, partner or de facto;
- ▶ your parents, parents-in-law, grandparents;
- ▶ your children, grandchildren, brothers and sisters, including their respective spouse, partner or de facto;
- ▶ the children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your spouse, partner or de facto.'

10. **Include a definition for permanent resident** – For the purposes of each PDS, "**permanent resident**" means a person who resides in Australia and is eligible for an Australian Medicare card.

11. **Replace all references and phone numbers for Financial Ombudsman Services (FOS) in the PDS with:**

Financial Ombudsman Services (FOS) Australia, phone number 1800 367 287.

12. **Privacy changes**

The section of the PDS, 'We respect your privacy', is deleted. A new Privacy Statement is now provided to you separately.