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, distributed by Resilium.

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

- Resilium Classic Home and Contents Insurance Product Disclosure Statement, date prepared 9 June 2010;
- Resilium Platinum Home and Contents Insurance Product Disclosure Statement, date prepared 25 June 2010;
- Resilium Top Strata Residential Insurance Product Disclosure Statement, date prepared 9 June 2010;
- Resilium Boat Insurance Product Disclosure Statement, date prepared 25 June 2010;
- Resilium Motor Vehicle Insurance Product Disclosure Statement, date prepared 16 February 2012

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:

- update the information in the PDS for seeking an external review of a complaint due to a change to the relevant external dispute resolution scheme. The Financial Ombudsman Service (FOS) Australia will no longer accept new complaints on and from 1 November 2018. The Financial Complaints Authority (AFCA) will deal with all new financial service complaints, on and from this date; and
- remove references to a cancellation fee in relation to Motorcycle, Caravan, Trailer, Boat and Top Strata covers.

Important Changes to your PDS

If you have a complaint

1. For each PDS, replace all references to:
   - the ‘Financial Ombudsman Service’ or ‘Financial Ombudsman Service (the FOS)’ in the PDS with:
     - the ‘Australian Financial Complaints Authority (AFCA)’;
   - ‘the FOS’ or ‘FOS’ with ‘AFCA’.

2. For each PDS, under the section “If you have a complaint” or “What if you are not satisfied with our final IDR decision?” as applicable, replace the details for contacting FOS with those of AFCA as follows:

   ‘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’

3. For each PDS, where relevant, replace all references to ‘FOS terms of reference’ with the ‘AFCA Rules’.

4. For each PDS, where relevant, replace all references to ‘If you want more information on the Financial Ombudsman Service, please ask us for a brochure.’ with ‘Please contact us or AFCA for more information about their services.’

Cancellation fee

We do not charge a cancellation fee when you cancel cover for a Motorcycle, Caravan, Trailer, Boat or cancel Top Strata Residential Insurance cover.

5. For the Resilium Motor Vehicle Insurance PDS, all references to a cancellation fee in the PDS are removed in relation to Motorcycle, Caravan or Trailer cover.

For the Resilium Boat Insurance PDS and the Resilium Top Strata Residential Insurance PDS, all references to a cancellation fee in the PDS are removed.