

Home and Contents Insurance

Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (**SPDS**) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859 (**AAI**).

This SPDS supplements the Apia Home and Contents Insurance Product Disclosure Statement dated 7 April 2016 (**the PDS**) and must be read together with the PDS and any other SPDS given to you in relation to the PDS.

The purpose of this SPDS is to:

- update the overdue and late payment information under the 'Paying Your Premium' section;
- introduce optional covers:
 - 'Apia Home Assist' which is only available for purchase when you have Apia home insurance and your insured address is located within the area we service; and
 - 'Excess-free Glass cover';
- update the 'What is an excess?' section; and
- 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.

Changes to the PDS

1. On page 18 of the PDS, replace the wording entirely under 'Paying Your Premium' (including under the sub-headings 'Late annual payments' and 'Overdue instalments') with the following wording:

Paying your premium

We will tell you how much you have to pay and how much time you have for payment on your certificate. You must pay this premium by the due date to get this insurance cover. You can pay in one annual payment or if we agree, by instalments.

Unless we tell you, any payment reminder we send you does not change the expiry or due date. If you do not pay the full amount, we may reduce the period of insurance so it is in line with the amount you paid.

If you make a change to your policy details it may affect the premium you need to pay for the remainder of your period of insurance.

Late annual, half yearly and quarterly payments

If you do not pay your premium by the due date, we will give you a written notice of policy cancellation where we are required by law to do so.

Overdue monthly instalments

If you pay your premium by monthly instalments and your instalment is overdue, we can:

- refuse to pay a claim if an instalment is 14 days (or more) overdue;
 - cancel your policy by providing you with advance notice; or
 - cancel your policy without advance notice if an instalment is 1 month (or more) overdue.
2. On page 34 of the PDS in the 'We cover' section of the insured event 'Accidental breakage of glass' and after the paragraph under the heading 'Replacing glass' insert the following new heading and words:

'Excess-free Glass cover'

If you have selected the optional cover 'Excess-free Glass cover' and this is shown on your certificate of insurance, you may not have to pay an excess for a claim, depending on the item which has been damaged.See the optional cover 'Excess-free Glass cover' under item 3 below for details.
 3. On page 70 of the PDS, insert immediately before the words "Refer to the PED Guide for further information" the following optional covers:

Optional Apia Home Assist

For an additional premium you may be able to add 'Apia Home Assist' to your home insurance policy if Apia Home Assist is available at your insured address. If we agree, the option will be shown on your certificate.



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Apia Home Assist is an emergency assistance service that provides you with selected trade services in the event of a home emergency. It is not a general maintenance or preventative service (for example, it does not cover painting, replacing light bulbs or tap washers) or a disaster response service.

Apia Home Assist is provided in accordance with the 'Apia Home Assist Terms and Conditions' (**Apia HA Terms**). Please read the Apia HA Terms for the terms, conditions, limitations and exclusions that apply to this optional cover. The Apia HA Terms are available at apia.com.au and are provided to you on purchase of the cover (unless already provided). Please call us to request a free copy.

After purchase, a waiting period applies which is set out in the Apia HA Terms.

What is a home emergency?

A home emergency is a sudden and unforeseen incident that occurs to your home (but not your contents) that requires the urgent attention of one of the following:

- Plumber
- Electrician
- Locksmith
- Carpenter

A maximum call-out period applies in addition to a limit on parts and materials. Please read the Apia HA Terms for the terms, conditions, limits and exclusions.

Maximum benefits

The Apia HA Terms explain the maximum number of Emergency Call-outs, the maximum Emergency Call-out period and other limits (such as excluded parts and materials) that apply if this optional cover is purchased. Apia Home Assist only covers home emergencies within the boundaries of the insured address.

Cancellation

This option cannot be removed from the policy during the period of insurance, unless you move to an area where Apia Home Assist is unavailable.

Making a claim for Home Assist

The wording in the section 'Claims' on pages 84 to 104 of the PDS does not apply to the Apia Home Assist option. Please refer to the Apia HA Terms for how to claim. No excess applies for a claim on Apia Home Assist.

General exclusions

The general exclusions listed on pages 76 to 83 of the PDS do not apply to Apia Home Assist.

Optional Excess-free Glass cover

For an additional premium you may be able to add 'Excess-free Glass cover' to your home insurance policy. If we agree, the option will be shown on your certificate. This optional cover will apply in addition to cover for 'Accidental breakage of glass' which is included with your home insurance.

✓ What we cover	✗ We do not cover
<p>When your claim is only for accidental breakage of the following during the period of insurance:</p> <ul style="list-style-type: none"> • fixed glass in windows, doors, skylights, shower screens; • mirrors fixed to your home; or • other fixed glass (including glass tint if fitted); <p>we cover the cost to replace that glass without you having to pay an excess.</p> <p>We will also cover the cost to repair or replace the frame of any window, door or shower screen, but only if this is necessary to enable the glass to be replaced.</p>	<ul style="list-style-type: none"> • sinks, basins, baths or shower-bath combinations, cisterns and toilets; • any glass that forms part of a: <ul style="list-style-type: none"> - fixed cooking or heating appliance; - cook top or cooking surface; - glass in a fixed light fitting in your home; or - solar panel; • any loss or damage caused by the broken item including the cost of cleaning; • any accidental breakage of glass specific to contents cover; • glass in a glasshouse, greenhouse or conservatory; • ceramic tiles; • shower bases (tiled or otherwise);



✓ What we cover	✗ We do not cover
	<ul style="list-style-type: none"> the cost to remove broken glass from carpets or other parts of your home; and any loss or damage if the breakage does not extend through the entire thickness of the damaged item (e.g. chips or scratches). <p>Note: Under the Insured event 'Accidental breakage of glass', there may be cover for some items that are not covered under this option.</p>

4. On page 90 of the PDS under the heading 'What is an excess?' Remove the sentence 'An excess is the amount you have to pay for each incident when you make a claim.' and replace with 'An excess is the amount you have to pay for each incident when you make a claim, **unless** stated otherwise in this policy'.

5. On page 106 of the PDS under the section 'How we will deal with a complaint', replace the wording under 'Step 3. Seek review by an external service' with the following new wording:

'Step 3. Seek review by an external service

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 decision 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

Who we are

Insurance is issued by AAI. Australian Pensioners Insurance Agency Pty Limited ABN 14 009 650 996, acts as agent and authorised representative (No.239591) of AAI.



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