

Motorhome 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, trading as Apia. This SPDS was prepared on 12 May 2023.

This SPDS supplements the Apia Motorhome Insurance Product Disclosure Statement (PDS), prepared on 3 November 2020 and must be read together with the PDS that you hold and any other SPDS we may give you for this PDS.

The purpose of this SPDS is to:

- update information about how we will pay claims under the Additional covers 'Included contents cover', 'Travelling expenses', 'Veterinary expenses', 'Lost/stolen credit or financial transaction cards', 'Food spoilage', 'Locks', 'Fire equipment cover', 'Emergency medical treatment travel costs', 'Trailer cover' and under the Optional covers 'Contents cover', 'Personal valuables - unspecified items' and 'Personal valuables - specified items';
- update information about how we will settle claims under 'How your contents and personal valuables claim is settled' and 'For additional covers or optional covers';
- update the definition of 'Assessed quote'; and
- update the exclusion 'Incorrect fuel usage' in 'Things we don't cover'.

Changes to the PDS

1. On page 28 'Incorrect fuel usage', delete the wording and replace with:

(X) Incorrect fuel usage or other fluid usage

loss or damage to your motorhome (including damage to your motorhome's engine or fuel system) caused by a fuel or other fluid being used other than the fuel or fluid recommended by the motorhome's manufacturer. For example, putting exhaust fluid into the fuel tank, putting petrol into a diesel fuel tank or vice versa.

2. Under the heading 'Included contents cover' on page 40, the heading 'Food spoilage' on page 46, the heading 'Contents cover' on page 50, and the headings 'Personal valuables - unspecified items' on page 50 and 'Personal valuables - specified items' on page 51, add under the 'We cover' section:

See 'How your contents and personal valuables claim is settled' on page 56 for how we settle claims under this cover.

3. On page 56 delete the 'How your contents and personal valuables claim is settled' section and the 'For additional covers or optional cover' section and replace with:

How your contents and personal valuables claim is settled

If your claim for loss, theft or damage to your contents and/or personal valuables is covered under your policy we will only settle the claim by paying you. This means that we will not repair or replace or arrange for a service.

When we settle contents and personal valuables claims, they are subject to any applicable deductions and we will not pay you more than the relevant amount covered or policy limit.

We will pay you by cheque or direct deposit into your bank account, or if available, you can choose to be paid with a voucher, store credit or stored value card.

To work out this amount we will review the quote(s) you have provided, to repair or replace the damaged contents and/or personal valuables, and assess those quote(s) to make sure that each quote is appropriate and reasonable for the scope of services or goods. This includes a consideration of the appropriateness of materials, repair method, labour and material costs and overall cost assessed to repair the contents and personal valuables to the same condition they were in immediately before the incident took place, or to replace the contents and personal valuables to the same or similar standard and specification.

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Get set. Go.

For additional covers and the optional covers

If we pay a claim under an additional cover or optional cover, we will settle your claim in accordance with that additional cover or optional cover. For the additional covers 'Included contents cover' (see page 40), 'Travelling expenses' (see page 42), 'Veterinary expenses' (see page 44), 'Lost/stolen credit card or financial transaction cards' (see page 45), 'Food spoilage' (see page 46), 'Locks' (see page 46), 'Fire equipment cover' (see page 47), 'Emergency medical treatment travel costs' (see page 47), 'Trailer cover' (see page 48) and for the optional covers 'Contents cover' (see page 50), 'Personal valuables - unspecified items' (see page 50) and 'Personal valuables - specified items' (see page 51) we will only settle the claim by paying you. This means that we will not repair or replace or arrange for a service.

If we settle your claim by paying you, we will pay you by cheque or direct deposit into your bank account, or if available, you can choose to be paid with a voucher, store credit or stored value card.

4. On page 59 under the heading 'If your contents or personal valuables are damaged':
 - Remove the wording, 'When we repair or replace your contents or personal valuables we will:' and remove the two dot bullet points below that wording in their entirety;
 - Under the heading 'Items that form part of a set or collection' remove the first sentence and replace with: 'We will only pay to repair or replace contents or personal valuables that are lost or damaged by an incident covered by your policy'.
5. On page 78 under the heading 'Words with special meanings' delete the following words from the definition of 'Assessed quote':

'or for contents, from our preferred repairer (unless they cannot complete the repair or replacement),'

Who we are

Insurance is issued by AAI. Australian Pensioners Insurance Agency Pty Limited ABN 14 009 650 996 is an authorised representative (No.239591) of AAI.



Get set. Go.