

# Apia Village Style Residence Insurance Product Disclosure Statement

## Update pursuant to ASIC Class Order 03/237

### PDS Update

Below is a non-materially adverse update to the Apia Village Style Residence Insurance Product Disclosure Statement AP02573 prepared 19 October 2012, with effect from 9 February 2015. This document is issued by AAI Limited ABN 48 005 297 807 through its authorised representative Australian Pensioners Insurance Agency Pty Ltd ABN 14 099 650 996.

### What is the change?

1. Replace the entire section on page 14, '**If contents are insured in a unit**' with the following section:

#### **If contents are insured in a unit**

Contents also includes the fittings in a unit if the fittings are not legally part of the unit building according to the relevant state law. The fittings included are limited by law, and depending on the location of your unit could be:

- lino installed in the unit, whether permanently attached or not;
- floating wooden floors;
- air conditioners, solar panels and spas for the sole use of the unit owner or occupier;
- fixtures owned by you as a tenant which will be removed when vacating;
- wall paint and paper if your unit is located in New South Wales.

**We will not cover** any item which is legally part of a unit building according to the relevant state law.