

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 Vero Insurance.

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

- ▼ **Secure Holiday Travel Insurance Product Disclosure Statement, prepared date 1 December 2010;**
- ▼ **Secure 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.

What are the changes?

1. **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.'
2. **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.'

3. **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.’
4. **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.’
5. **Privacy changes** – The section of the PDS, ‘We respect your privacy’, is deleted. A new Privacy Statement is now provided to you separately.