

Vero Secure™ Annual Multi-Trip Travel Insurance Product Disclosure Statement

Update pursuant to ASIC Class Order 03/237

PDS Update

Below is a non-materially adverse update to the Vero Secure™ Annual Multi-Trip Travel Insurance Product Disclosure Statement (**PDS**) prepared 1 December 2010, with effect from 31 August 2015. This document is issued by AAI Limited ABN 48 005 297 807 trading as Vero Insurance.

What is the change?

For the purpose of this travel product, a permanent resident of Australia is someone who resides in Australia and is eligible for an Australian Medicare card.