



Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS). It supplements the following Product Disclosure Statements (PDSs) prepared by AAI Limited ABN 48 005 297 807 AFSL No. 230859 (formerly named Vero Insurance Limited):

- ▼ Gold Star Home and Contents Insurance Product Disclosure Statement, date prepared 18 December 2008;
- ▼ Silver Star Home and Contents Insurance Product Disclosure Statement, date prepared 18 December 2008;
- ▼ Secure Car Motor Vehicle Insurance Product Disclosure Statement and Policy Wording, date prepared 19 May 2010.

This SPDS 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.

What are the changes?

1. This change applies to each PDS listed above:

The insurer and issuer of the product, Vero Insurance Limited has changed its company name to AAI Limited, but the company's ABN 48 005 297 807 and AFSL No. 230859 remain the same. AAI Limited will continue to trade under the name 'Vero Insurance'.

What does this change mean to you?

- ▼ The change of name will have no impact on the coverage offered on your current policy;
 - ▼ How you deal with us will not change;
 - ▼ There is no action required by you.
2. There is a change to the issuer and insurer of the Domestic Workers Compensation Insurance in the Gold Star Home and Contents Insurance PDS and the Silver Star Home and Contents Insurance PDS:

General Insurance Transfer

GIO General Limited, being the insurer of the Domestic Workers Compensation Insurance Optional cover, will transfer its general insurance business to a related company, AAI Limited ABN 48 005 297 807 (**AAI**) by way of a scheme under the *Insurance Act 1973* (Cth), which has been confirmed by the Federal Court of Australia.

The scheme will take effect on and from 1 July 2013, or such other date agreed by AAI and GIO General Limited and approved by the Court (the **Effective Date**), as part of an internal reorganisation.

On and from the Effective Date:

- ▼ AAI will become the underwriter of all general insurance policies (or sections of policies) issued by GIO General Limited and will settle all claims under those policies (or sections of policies);
- ▼ Your PDS and certificate or schedule is changed as follows:

The issuer and insurer of the optional Domestic Workers Compensation Insurance section is AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as GIO.

All policies (or sections of policies) issued/contracts of insurance entered into:

- ▼ **before the Effective Date** issued by and entered into with GIO General Limited will be transferred to AAI on the Effective Date; and
- ▼ **on or after the Effective Date** will be issued by and entered into with AAI.

Each PDS is unchanged except as indicated above.