

Supplementary Product Disclosure Statement



This is a 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 (each a **PDS**):

- ▼ Vero Secure™ Motor Plus Insurance Product Disclosure Statement and Policy Wording, prepared date 19 May 2010 (Vero Secure Motor Plus)
- ▼ Vero Secure™ Landlord Insurance Product Disclosure Statement, prepared date 20 April 2012 (Vero Secure Landlord)
- ▼ Vero Secure™ Home Elite Insurance Product Disclosure Statement, prepared date 20 April 2012 (Vero Secure Home Elite)
- ▼ Vero Secure™ Home Extra Insurance Product Disclosure Statement, prepared date 20 April 2012 (Vero Secure Home Extra)

and must be read together with the PDS that you hold and any other SPDS that we have given you or may give you for the relevant PDS you hold.

What is the change?

For each PDS, replace all references to:

1. the 'Financial Ombudsman Service (FOS)' or 'Financial Ombudsman Service Limited (FOS)' in the PDS with: the 'Australian Financial Complaints Authority (AFCA)'.
2. 'You can contact FOS by' or 'You can contact FOS' with:

You can contact AFCA by:

Phoning: 1800 931 678

Email: info@afca.org.au

Writing to: Australian Financial Complaints Authority,
GPO Box 3, Melbourne,
Victoria 3001

Visiting: www.afca.org.au

AFCA have authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

3. 'Terms of reference' or 'FOS Terms of Reference' with: 'AFCA Rules'.