

# Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS). It supplements the following Product Disclosure Statements (PDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, which trades as CIL Insurance:

- **Secure™ Relocatable Home Insurance PDS, prepared on 21 March 2011 ('Relocatable Home PDS');**
- **Secure™ Motorhome Insurance PDS, prepared on 21 March 2011 ('Motorhome PDS');** and
- **Secure™ Caravan Insurance PDS, prepared on 21 March 2011 ('Caravan PDS');**

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

The purpose of this SPDS is to:

- provide you with information regarding how we may communicate with you electronically;
- update the Hire Use Optional cover for the Caravan PDS and Motorhome PDS;
- update the wording with regards to cancelling your policy;
- update the information in the PDS for seeking an external review of a complaint due to a change to the relevant external dispute complaint scheme.

## Changes to the PDS

1. On page 1 of all the above PDS, immediately below the section titled 'About the authorised representative or distributor', insert the following wording:

## Communicating with you

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.

2. Under the Optional cover '**Hire Use option**' on page 30 of the **Motorhome PDS**, the following note is to be added:

This optional cover is not transferrable and once you have purchased this hire use optional cover you will not be able to remove this optional cover from your policy during the period of insurance. If you cancel your policy, refund of any premium will be in accordance with 'How you may cancel' on page 52 of your Motorhome PDS;

**and** under the Optional cover '**2. Hire use cover**' on page 37 of the Caravan PDS, the following note is to be added:

This optional cover is not transferrable and once you have purchased this hire use optional cover you will not be able to remove this optional cover from your policy during the period of insurance. If you cancel your policy, refund of any premium will be in accordance with 'How you may cancel' on page 53 of your Caravan PDS.

3. On page 46 of the **Relocatable Home PDS**, page 52 of the **Motorhome PDS** and page 53 of the **Caravan PDS**, under the section '**Cancelling your policy**', delete the wording under the sub-headings "**How you may cancel**" and "**How we may cancel**" and replace with:

### ***How you may cancel***

You may cancel this policy at any time. If you cancel this policy, you will be refunded the unexpired portion of the premium, less any non-refundable government charges if the refund is more than **\$10**. If you pay by instalments, on cancellation you agree to pay us any portion of the premium that is owing but not yet paid and that amount is immediately due and payable.

### ***How we may cancel***

We can cancel your cover where the law allows us to do so. If we cancel this policy, you will be refunded the unexpired portion of the premium, less any non-refundable government charges if the refund is more than **\$10**. If we cancel your policy due to fraud, we will not refund any money to you.

4. The Financial Ombudsman Service (FOS) Australia will no longer accept new complaints on and from 1 November 2018. The Australian Financial Complaints Authority (AFCA) will deal with all new financial service complaints on and from this date.

**For the Caravan PDS and Motorhome PDS**, on page 57 and the **Relocatable Home PDS** on page 50 – all references to "the Financial Ombudsman Service (the FOS)" is replaced with "the Australian Financial Complaints Authority (AFCA)" and all references to "the FOS" is replaced with "AFCA".

**For the Caravan PDS and Motorhome PDS** on page 58 and the **Relocatable Home PDS** on page 51 – replace the section '**What if you are not satisfied with our final IDR decision?**' with the following:

### ***What if you are not satisfied with our final IDR decision?***

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any decision AFCA makes is binding on us, provided you also accept their decision and you have the option of seeking remedies elsewhere.

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

You can contact AFCA:

**By phone:** 1800 931 678

**By email:** [info@afca.org.au](mailto:info@afca.org.au)

**In writing:** Australian Financial Complaints Authority,  
GPO Box 3,  
Melbourne VIC 3001

**By visiting:** [www.afca.org.au](http://www.afca.org.au)