

Supplementary Product Disclosure Statement

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

▪ **Secure™ Caravan Insurance Product Disclosure Statement prepared on 21 March 2011**

This SPDS must be read together with the above PDS and any other SPDSs that have been given to you in relation to this PDS.

The purpose of this SPDS is to:

- update what we mean by the definition of **'total loss'**;
- advise you of changes to limits in the additional benefits section; and
- advise you of a change in the 'Most we will pay for contents' section.

Important change to the PDS

1. On page 56 in the section 'Terms explained', delete the definition of **'total loss'** and replace it with the following:

"total loss" when used in relation to your caravan means that, in our opinion, the damage to your caravan is so great that it would not be safe, practical or economical to repair, or when your caravan has been stolen and not recovered within 14 days of you reporting its theft to us and we are satisfied that your claim is in order. When used in relation to your annexe, **total loss** means that, in our opinion, the damage to your annexe is so great that it would not be safe, practical or economical to repair, or when your annexe has been stolen and not recovered within 14 days of you reporting its theft to us and we are satisfied that your claim is in order.

2. Changes to limits

Page	Description	Current limit	New limit
21	2. Emergency repairs	\$500 in total	\$1,000 in total
21	4. Cost of alternative temporary accommodation if your caravan is not your usual home	We will not pay more than \$100 per day or more than \$500 in total for all claims in each period of insurance.	We will not pay more than \$150 per day or more than \$2,100 in total for all claims in each period of insurance.
22	5. Cost of alternative temporary accommodation if your caravan is your usual home	We will not pay more than \$100 per day or more than \$2,000 in total for one event.	We will not pay more than \$150 per day or more than \$4,500 in total for one event.
23	8. Damaged food	\$300 in total	\$500 in total

3. On page 27 in the section 'Most we will pay for contents' delete the bicycle total limit of \$300 and replace it with \$1,000 in total.

Further information

If you need more information, or if you have any questions about these changes, please phone us on 1800 112 481.