



Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859 (AAI Limited). This SPDS was prepared on 18 May 2022.

This SPDS supplements the Bingle Comprehensive Car Insurance Product Disclosure Statement prepared on 18 December 2020, and must be read together with the relevant PDS that you hold and any other SPDS we have given you or may give you for your PDS.

The purpose of this SPDS is to:

- update information about how we will pay claims under the Additional benefits 'Emergency travel, accommodation and repairs' and 'Baby capsules and child seats';
- update information about how we will settle claims under Additional Benefits and Optional extras;
- update the type of loss and damage to your car we don't cover under 'What's out';
- update information that once purchased an optional cover will not be able to be removed during the period of insurance under the heading 'Optional extras'; and
- update information about 'What we cover as your car' section to include paint protection and add a definition of paint protection under 'Words with special meanings', and to update how we cover paint protection on your car, proof for paint protection and how we will settle claims for paint protection.

Changes to the PDS

1. On page 6 under the main heading 'What's in and What's out' under the subheading 'What's out' delete the 4th bullet point and insert the following:
 - loss or damage to your car (including damage to your car's engine or fuel system) caused by a fuel or other fluid being used other than the fuel or fluid recommended by the car's manufacturer. For example, putting exhaust fluid into the fuel tank, putting petrol into a diesel fuel tank or vice versa.
2. On page 6 under under the main heading 'What's in and What's out' under the subheading 'What's out':
 - in the 6th bullet point delete 'Really, this means that you must take steps to avoid loss or damage, or making things worse; and'
 - delete the last bullet point. 'incidents that only involve loss or damage to your windscreen, window glass and sun roof, unless you have selected the 'Windscreen and Window Glass Only Cover' option on your policy.
3. On page 10 under the heading 'Additional benefits - a little more help goes a long way' delete the second paragraph and replace it with:

Sometimes, we may provide an additional benefit to you before your claim for loss or damage to your car is confirmed as covered under your policy. This does not mean that your claim has or will be covered or that your claim will be paid. The exclusions (see pages 9 and 10) and the conditions of your policy apply.

4. On page 11 under the heading 'Optional extras' delete the first paragraph and replace it with the following:
Once you have purchased an optional extra you will not be able to remove it from your policy during the period of insurance. If you cancel your policy, refund of any premium will be in accordance with 'If you cancel' on page 20.

If you've chosen an optional extra (option) and we've agreed for you to have it on your policy, then you'll see it on your insurance schedule. An extra premium will apply to each option you have. The exclusions (see pages 9 and 10) and the conditions of your policy apply.

5. On page 17 delete the section 'Additional benefits' and replace it with:

Additional benefits and Optional extras

If we pay a claim under an additional benefit or optional extra, we will settle your claim in accordance with that additional benefit or optional extra. For the additional benefits 'Emergency travel, accommodation and repairs' (see page 11) and 'Baby capsules and child seats' (see page 11), we will only settle the claim by paying you. This means that we will not repair or replace or arrange for a service.

If we settle your claim by paying you, we will pay you by cheque or direct deposit into your bank account, or if available, you can choose to be paid with a voucher, store credit or stored value card.

6. On page 4 under the main heading 'What's this cover all about?' delete the first point:

Accidental loss or damage to your car that happens during the period of cover;

and replace it with:

Accidental loss or damage to your car that happens during the period of cover. If we cover loss or damage to your car, we will also cover paint protection that was on the damaged parts of your car prior to the incident (see page 14 for how you may be able to show this); and

7. On page 4 under the main heading 'What's this cover all about?' in the 'Your car' section remove:

Your car is described on your insurance schedule. It includes the keys (after all, you can't start your car without a key!) plus any accessories, or modifications that are permanently fitted to your car. But it doesn't include fuel, lubricants, or anything your car is towing.

and replace it with:

Your car is described on your insurance schedule. It includes the keys (after all, you can't start your car without a key!) plus any accessories, or modifications that are permanently fitted to your car. It also includes paint protection (see page 25). But it doesn't include fuel, lubricants, anything your car is towing or any protection for your car's paint (except for paint protection).

8. On page 6 under the main heading 'What's in and what's out?' in the 'What's in' section remove:

This policy covers accidental loss or damage to your car that happens during the period of cover, for example loss or damage caused by:

- driving accidents; or
- nature (e.g. storm, hail, or fire); or
- something else (e.g. theft or malicious damage).

and replace it with:

This policy covers accidental loss or damage to your car that happens during the period of cover for example loss or damage caused by:

- driving accidents; or
- nature (e.g. storm, hail, or fire); or
- something else (e.g. theft or malicious damage).

If we cover loss or damage to your car, we will also cover paint protection that was on the damaged parts of your car prior to the incident. You may be able to show this by providing warranties or receipts (see page 14).

9. On page 7 under the heading 'Market value' section remove:

Your car is covered for its market value. Your car includes keys and accessories or modifications that are permanently fitted to your car.

and replace it with:

Your car is covered for its market value. Your car includes keys and accessories or modifications that are permanently fitted to your car. It also includes paint protection (see page 25).

10. On page 14 under the main heading 'Making a claim' under the point:

- Giving us proof of ownership or value for your car, like your registration papers or things like sales receipts, warranties, or service books. A statutory declaration is not of itself considered acceptable evidence of proof of ownership and value.

Insert an additional bullet point:

- For paint protection, you must give us proof that paint protection was on the damaged parts of your car prior to the incident. Proof includes things like warranties and sales receipts. A statutory declaration is not of itself considered acceptable evidence of proof. If you are unable to substantiate your claim, we can reduce or refuse to pay your claim for paint protection.

11. On page 16 under the heading 'Damage to your car' remove:

For damage to your car we'll either:

and replace it with:

For damage to your car we'll either (except for paint protection, see below.):

12. Below the section 'Damage to your car' on page 16 add the new section:

For a car with paint protection

We'll pay you the amount of the assessed quote from your repairer for paint protection covered under your policy. This means we will not re-apply the paint protection or arrange for someone to do this.

If you're eligible for 'New for Old' optional extra see page 11, we'll settle your claim in accordance with that optional extra.

13. In 'Words with special meanings' on page 25, insert the new definition above 'Period of cover':

Paint protection

is a film professionally applied to painted surfaces of a new or used car in order to protect the paint.

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