

Supplementary Product Disclosure Statement

This is a Supplementary Product Disclosure Statement (**SPDS**) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859 trading as Bingle Insurance.

This SPDS supplements the Bingle Comprehensive Car Insurance Product Disclosure Statement dated 5 April 2011 (**the PDS**) and must be read together with the PDS and any other SPDS we have given you.

The purpose of this SPDS is to update information in relation to your excess.

Changes to the PDS

Replace the entire section titled 'Excesses' on page 14 of the PDS with the following:

Excesses

An excess is the amount you have to pay for each occurrence. For example, if the rear and front of your car have been damaged in two separate occurrences, then you have **2** claims and pay the excesses that apply for each occurrence.

The excess you are required to pay is determined by the circumstances of your claim.

You will not have to pay an excess for an occurrence where we agree the driver of your car was not at fault and you can give us the name and address of the other driver or the registration number of the other motor vehicle.

The amount and types of excesses are shown on your policy schedule. The different types of excesses are:

- **Excess if driver is listed**
This excess applies if your car was driven at the time of the accident by a driver shown on your car insurance schedule as a listed driver.
- **Excess if driver not listed**
This excess applies if your car was driven at the time of the accident by a driver that's not listed on your car insurance schedule as a listed driver.
- **Excess where car was not being driven**
This excess applies if the claim is for an event that didn't arise from the car being driven. For example if the car was stolen or damaged whilst parked unattended.

The excesses that apply to this policy are also described in the Bingle Comprehensive Car Insurance – Premium, Excesses & Claims Guide. It is available on our website at bingle.com.au or you can email us at bingle@bingle.com.au if you would like us to send you a free copy.

How to pay your excess

You must pay us the excess in full (if we ask for it) before we pay any claim, or provide any benefits under this policy. We will usually ask for your excess when you first lodge your claim.

We may not cover any legal or other costs that arise because of any delay in paying the excess.

Refunding your excess

If your claim is for theft of your car, we will only refund your excess in the rare situation where the police catch the person who stole it and that person is convicted of the theft and we are successful in recovering what we have paid you and the value of your excess.

Definitions

Replace the 'Excess' definition in the section titled 'Definitions' on page 22 of the PDS with the following:

Excess: An excess is the amount you have to pay for each occurrence. See also the information under '**Excesses**' above.

Further information

If you need more information, or if you have questions about these changes, please email us at bingle@bingle.com.au.

SPDS prepared on 2 June 2014