CIL Secure Caravan Insurance Product Disclosure Statement

Update pursuant to ASIC Class Order 03/237

PDS Update

Below is a non-materially adverse update to the CIL Secure Caravan Insurance Product Disclosure Statement prepared 21/03/11, with effect from 18 March 2016. This document is issued by AAI Limited ABN 48 005 297 807 trading as CIL Insurance.

What is the change?

1. In the section ‘What we cover as your contents’ on page 25 of the PDS, replace the wording under the lead in words ‘Contents means any of the items listed below that you either:’ with the following:

‘Contents means any of the items listed below that you either:

• own, or
• are legally responsible for,
but only when they are:

• securely locked in or to your caravan, or
• securely locked in or to your caravan’s annexe.’

2. In the section ‘What we cover’ on page 27 of the PDS, replace the wording under the lead in words ‘We cover loss or damage to your contents if:’ with the following:

‘We cover loss or damage to your contents if:

• that loss or damage is caused by one or more of the events shown in the following table under “events we cover”, and
• the loss or damage occurs when the contents are securely locked in or to your caravan or your annexe, and
• the loss or damage occurs during the period of insurance, and
• the loss or damage is not excluded by the “what we do not cover” section in the following table.’