



Secure™ Motorhome Insurance

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™ Motorhome 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 information under the additional benefit '**Returning your vehicle if stolen and recovered**';
- update what we mean by the definition of '**total loss**'; and
- advise you of changes to limits in the additional benefits section.

Important changes to the PDS

1. On page 23 under the additional benefit heading '**Returning your vehicle if stolen and recovered**', delete the sentence that reads, 'We will not pay for repairs to the vehicle if the repairs in addition to the cost of delivery exceed the agreed value at the time of the theft' and replace it with:

We will not pay for repairs to the vehicle if the repairs in addition to the cost of delivery exceed the value of the vehicle which we would otherwise take into account at the time we assess it.

2. On page 55 under the section 'Terms explained', delete the definition of '**total loss**' and replace it with the following:

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

3. Changes to limits

Page	Description	Current limit	New limit
20	2. Emergency repairs	\$500 in total	\$1,000 in total
23	9. Accommodation expenses where your vehicle is not your usual home	We will not pay more than \$100 per day or more than \$1,000 in total for one event.	We will not pay more than \$150 per day or more than \$2,100 in total for one event.
23	10. Accommodation expenses where your vehicle is your usual home	We will not pay more than \$100 per day or more than \$3,000 in total for one event.	We will not pay more than \$150 per day or more than \$4,500 in total for one event.
24	14. Damaged food	\$300 in total	\$500 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.