

## Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by AAI Limited ABN 48 005 297 807 trading as Just Car Insurance AFSL No 230859 and has been provided to explain new terms and conditions that will form part of your Just Car Insurance Comprehensive Car Insurance Policy Product Disclosure Statement completed 26 November 2010 (your Policy). This SPDS must be read together with your Policy and any other SPDS we have given you or may give you for your Policy.

1. The following section entirely replaces the section called 'Cooling off period and cancelling this policy' on page 26 of your Policy:

### **Cooling off period and cancelling this policy**

After this insurance begins or you renew your policy for another period of insurance, you have 21 days to consider the information in your PDS. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can exercise your cooling off rights within 21 days from the day cover began or was renewed. When you exercise your cooling off rights, we will refund in full the money you have paid for that period of insurance but you will have no cover from when your policy would have otherwise begun or from your renewal date.

If you decide to cancel your policy at any other time we will refund the unexpired portion of the premium less any non refundable government charges and less \$30 of premium (plus government charges and fire services levy if applicable) which we keep to cover our reasonable administrative and transaction costs.

To cancel your policy, please call us on 13 13 26. We can only cancel your policy by giving you written notice in accordance with the Insurance Contracts Act 1984.

2. In the section titled 'Would you like more information about how we pay claims?' on page 17 of your Policy, remove the entire bracketed section from the second sentence.
3. In the section titled 'When we quote you a premium' on page 23 of your Policy, remove the entire bracketed section from the second sentence of the third paragraph.
4. On page 3 of your Policy insert the following wording immediately below the section titled 'The Just Car Comprehensive Car Insurance Policy':

### **Communicating with you**

We may agree to send your policy documents and policy related communications electronically. This will be by email and/or other types of electronic communication methods. Policy documents and policy communications will be provided to you in this way until you tell us otherwise or we tell you it is no longer suitable. If we agree to communicate with you electronically, you will need to provide us with your current email address and your Australian mobile phone number.

Each electronic communication will be deemed to be received by you at the time it leaves our information system.

This Supplementary Product Disclosure Statement was completed on 1 September 2014.

## Questions?

If you have any questions, please contact us by:

Phone: 13 13 26

Email: [contactus@justcarinsurance.com.au](mailto:contactus@justcarinsurance.com.au)

Web: [www.justcarinsurance.com.au](http://www.justcarinsurance.com.au)

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