



Just Car Insurance Third Party Property Damage Car Insurance Policy Product Disclosure Statement

Update pursuant to ASIC Class Order 03/237

PDS Update

Below is a non-materially adverse update to the Just Car Insurance Third Party Property Damage Car Insurance Policy Product Disclosure Statement (**PDS**) prepared 26 November 2010, with effect from 23 February 2015. This document is issued by AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Just Car Insurance.

What is the change?

On page 19 of the PDS replace the first paragraph and the bullet points below the first paragraph in the section titled **'When we quote you a premium'** with the following:

"The risk premium is the amount we calculate that reflects the likelihood of you making a claim together with other factors related to our cost of doing business.

We may use many factors about you and your car to work out your risk premium. These are called premium factors. Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because your risk premium is affected by other things such as our expenses of doing business and changes in our approach to how we calculate your premium."