

# SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a Supplementary Product Disclosure Statement (SPDS), issued by AAI Limited (AAI) 48 005 297 807, AFSL No. 230859. Shannons Pty Limited ABN 91 099 692 636 is an authorised representative (No. 239594) of AAI.

This SPDS supplements the Shannons Motor Insurance Product Disclosure Statement (the PDS), preparation date 21 March 2011.

This SPDS must be read together with the PDS and any other SPDS we have given you or may give you for the PDS.

The purpose of this SPDS is to:

- Add a new optional cover 'Shannons Roadside Assist' for motor vehicles and motorcycles with Comprehensive and Third party legal liability cover, available if this optional cover is shown on your certificate.
- Add a new optional cover 'Hire car after an event for unlimited days' providing a hire car after an incident for motor vehicles and motorcycles with Comprehensive cover (Regular use only), available if this optional cover is shown on your certificate.

Changes to the PDS:

On page 10 of the PDS, in the section titled 'Optional covers' insert above 'racing cover':

- Shannons Roadside Assist
- Hire car after an event for unlimited days

On page 20 of the PDS, in the section titled 'Emergency expenses following breakdown at a motor enthusiast club rally', insert the following wording at the end of paragraph:

If you have purchased Shannons Roadside Assist optional cover, you may be entitled to our roadside assistance service. See page 1 of this SPDS for more information.'

On page 22 of the PDS, in the section titled 'Towing and storage costs', insert the following wording at the end of the last paragraph:

If you have purchased Shannons Roadside Assist optional cover, you may be entitled to our roadside assistance service. See page 1 of this SPDS for more information.'

On page 34 of the PDS, under the heading 'Optional covers', replace the existing paragraph with the following wording:

The following covers will apply to your policy if you have chosen them and they are shown on your certificate, or the cover shows that it automatically applies. You can only choose to add an optional cover to your policy if you have the type of cover and the type of vehicle that the optional cover is shown to apply to.

Under the optional covers there are some things we do not cover and this is shown in the 'What is not covered' sections on pages 33 to 36 of the PDS and in the 'Exclusions applicable to your policy' on pages 37 to 41 of the PDS, and in the case of Shannons Roadside Assist in the Shannons Roadside Assist Terms and Conditions provided to you if you purchase that option or available at [shannons.com.au](http://shannons.com.au). All of the conditions of this policy apply to these optional covers unless stated otherwise.

On page 34 of the PDS, immediately following the heading 'What is covered' insert the following wording:

## **SHANNONS ROADSIDE ASSIST**

**Available with: Comprehensive and Third party legal liability**

**Applies to: Motor Vehicles & Motorcycles**

## ✓ WHAT IS COVERED

If you have selected this optional cover, there are two levels of cover you can choose from:

- Roadside Assist Enthusiast covers 1 or more nominated motor vehicles or motorcycles insured under this policy; or
- Roadside Assist Ultimate covers up to 8 nominated motor vehicles or motorcycles insured under this policy.

Shannons Roadside Assist is a dedicated emergency roadside assistance service for your vehicle. It is provided by a leading emergency assistance provider and is additionally subject to the Shannons Roadside Assist Terms and Conditions. This service offers 24 hour roadside assistance Australia-wide.

Shannons Roadside Assist helps you with:

- changing a flat tyre;
- towing your motor vehicle or motorcycle to your choice of repairer;
- jump starting or charging a flat battery;
- minor breakdown related repairs;
- emergency fuel delivery;
- lost or locked-in keys, by spare key delivery or locksmith attendance.

Conditions and limits apply, including fuel value, towing distance and key assistance limits.

Replacement battery cost is additional. Please read the Shannons Roadside Assist Terms and Conditions for the terms and conditions, including the limitations and exclusions, that apply to this optional cover. The terms and conditions are available at [shannons.com.au](http://shannons.com.au) and are also provided at the purchase of this optional cover. You can use Shannons Roadside Assist without making a claim on this policy.



## HIRE CAR AFTER AN EVENT FOR UNLIMITED DAYS

Available with: **Comprehensive (Regular use only)**

Applies to: **Motor Vehicles & Motorcycles**

### ✓ WHAT IS COVERED

#### For Motor vehicles

After an incident covered by your policy, if your motor vehicle is damaged and cannot be safely driven, is being repaired or has been stolen, we will arrange and pay the reasonable hire cost of a car that is in our opinion a similar make or model to your motor vehicle (or if a similar make or model is not available we will choose an alternative equivalent car) using our provider (but only if our provider has a car available, and is within a reasonable distance of your location).

If there are no hire cars available from one of our providers within a reasonable distance of your location, then we will pay you the lesser of:

- the amount it would have cost us to provide you with a car that is in our opinion a similar make or model to your motor vehicle using our provider, had one been available; or
- the actual cost you incur in making alternative travel arrangements.

#### For Motorcycles

After an incident covered by your policy, if your motorcycle is damaged and cannot be safely ridden, is being repaired or has been stolen, we will arrange and pay the reasonable hire cost of a car that meets your needs) using our provider (but only if our provider has a car available, and is within a reasonable distance of your location).

If there is no hire car that meets your needs available from one of our providers within a reasonable distance of your location, then we will pay you the lesser of:

- the amount it would have cost us to provide you with a hire car that meets your needs using our provider, had one been available; or
- the actual cost you incur in making alternative travel arrangements.

#### Insurance for your hire car

If we arrange a hire car for you with our provider, we will cover accidental loss or damage to the hire car under this policy during the covered hire period as if the definition of 'vehicle' in the policy had been extended to include the hire car. However, cover for loss or damage to the hire car is limited to the market value of the hire car.

#### Limit

The most we will pay is \$90 per day. The cover stops the day:

- your motor vehicle or motorcycle is returned undamaged; or
- we repair your motor vehicle or motorcycle and return it to you; or
- we settle your claim.

#### Note:

- this optional cover is subject to the 'Hire car conditions' on page 46;
- we do not provide 'Insurance for your hire car' under this policy if the hire car is not arranged by us.

### x WHAT IS NOT COVERED

Left blank intentionally

On page 46, immediately following 'What happens to your premiums after a total loss' replace the previously inserted wording by inserting the following:

#### HIRE CAR CONDITIONS

Where you are making a claim for any hire car benefit in your policy you:

- may be required to enter into a hire agreement with the hire car provider;
- are required to collect the hire car from and return it to the place nominated by us or the hire car provider;
- are responsible for all running costs and extras of the hire car, including paying the deposit, security bond, fuel and any upgrade costs;
- agree and authorise us to lodge a claim on your policy in the event that the hire car is lost or damaged whilst on hire to you and we insure you pursuant to the cover provided in additional benefit 'Hire car after a not at fault incident' or the optional cover 'Hire car after an event for unlimited days';
- are responsible for arranging and paying all hire car costs for any period you continue to use the hire car beyond the covered hire period; and
- are required to refund to us any costs (including any insurance costs) we incur for the hire car, if you withdraw your claim or we refuse to accept it.

#### Insurance for your hire car

After arranging a hire car for you with our provider, we will cover accidental loss or damage to the hire car under this policy during the covered hire period as if the definition of 'vehicle' in the policy had been extended to include the hire car. However, cover for loss or damage to the hire car is limited to the market value of the hire car.

On page 38 of the PDS, in the section titled 'There is no cover under this policy for: Mechanical, structural, electrical or electronic breakdown failure or malfunction', insert the following wording:

Except if you have purchased Shannons Roadside Assist, you may be entitled to our roadside assistance service. See page 1 of this SPDS for more information.'

