

Policy Wording Endorsement

This is a Policy Wording Endorsement issued by AAI Limited ABN 48 005 297 807 AFSL 230859 trading as GIO.

This Policy Wording Endorsement applies to the Resilium Not-for-Profit Organisations Public and Products Liability Insurance Policy (date prepared 10 April 2013) (**Policy**). This Policy Wording Endorsement must be read together with the Policy and any other documentation we have given or may give you for your Policy.

Important Changes to your Policy

1. Sanctions

On page 16 of the Policy, the following additional exclusion is added:

'32. Sanctions

Despite any provision of the policy, we will not cover and will not make any payments or provide any services or benefit to you or to any other party to the extent that such cover, payment, service or benefit would contravene any applicable trade or economic sanctions, law or regulation.'

2. Privacy Statement

On page 21 of the Policy, in the section "Privacy Statement", the paragraph stating:

- the Financial Ombudsman Service or any other external dispute resolution body;'

Is replaced with:

- the Australian Financial Complaints Authority or any other external dispute resolution body;'

3. Complaints Resolution

On pages 22 and 23 of the Policy, the wording under the heading, 'What if you are not satisfied with your final IDR decision' is replaced entirely with the following wording:

What if you are not satisfied with our final IDR decision

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

By phone: 1800 931 678
By email: info@afca.org.au
In writing: Australian Financial Complaints Authority,
GPO Box 3, Melbourne VIC 3001
By visiting: www.afca.org.au

The Policy is unchanged except as indicated above.