

## SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends the following Product Disclosure Statements (PDS's):

Combined Policy Booklet	Effective Date
Petinsurance.com.au Cover for Dogs Petinsurance.com.au Cover for Puppies Petinsurance.com.au Cover for Cats	1 April 2021

This SPDS must be read together with the above PDS's. This SPDS is effective for all policies incepting and renewing from 5 October 2021. You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS issued by us to you.

Section	Description of change
<b>Where applicable</b>	All references to "Duty of Disclosure" are deleted and replaced with " <b>Your duty to take reasonable care not to make a misrepresentation</b> "
<b>Table of Contents</b>	"Section 4 – Optional Benefits" has been updated to:  <i>"Section 4 - Optional non-insurance Benefit"</i>
	The heading " <i>If you do not tell us something</i> " has been deleted.
<b>Frequently Asked Questions</b>	<i>The first two paragraphs of FAQ "What is a pre-existing condition?" have been deleted and replaced with:</i>  <i>If any Condition existed or occurred prior to the Commencement Date of the First Policy Period or within any applicable Waiting Period, and you or your Vet were aware of the Condition, or a reasonable person in your circumstances would have been aware of the Condition, then it may be considered to be a Pre-existing Condition and excluded from Cover. This is the case, irrespective of whether the underlying or causative Condition was diagnosed at the time.</i>  <i>Whether such a Condition is a Pre-existing Condition will depend on its nature and experience. Outside of any applicable waiting period, if your Pet has a Temporary</i>

	<p><i>Condition that is considered to be a pre-existing condition (because it occurred or existed prior to the Commencement Date of the First Policy Period, or during any applicable Waiting Period, but that Condition has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date), it will no longer be excluded from Cover as a Pre-existing Condition. Chronic Conditions and several other specified Conditions cannot fall within this category.</i></p> <p><i>Hereditary Conditions and congenital Conditions will also not be considered a Pre-existing Condition if they have not shown noticeable signs, symptoms or an abnormality at any time before the Commencement Date of the First Policy Period or during any applicable Waiting Period.</i></p> <p>Please note, the examples set out below the heading <b>Examples of Pre-existing Condition claims</b> remain unchanged.</p>
<b>Frequently Asked Questions</b>	<p>The FAQ “<i>What is a temporary condition?</i>” has been deleted and replaced with:</p> <p><b><i>What is a temporary condition?</i></b> <i>A Temporary Condition is a Condition, which normally resolves with Treatment and which is not on the list of excluded Conditions in that definition. If your Pet has a Temporary Condition that is considered a Pre-existing Condition because it occurred or existed prior to the Commencement Date of the First Policy Period or during any applicable Waiting Period, but the Condition has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18 month period prior to your claim Treatment, it will no longer be excluded from your policy as a Pre-existing Condition. Refer to the ‘Temporary Condition’ definition in ‘Section 1 – Definitions’ for more information.</i></p>

<p><b>Frequently Asked Questions</b></p>	<p>The FAQ <i>“Will I have lifelong cover for my Pet?”</i> has been deleted and replaced with the following:</p> <p><b><i>Will I have lifelong cover for my Pet?</i></b>  <i>Once your Pet is accepted and as long as we continue to provide this product and you continue to hold the policy without a break in cover and renew your policy, your Pet will be covered for eligible Vet Expenses for life (with cover subject to the applicable terms and conditions of the policy for each renewal period).</i></p>
<p><b>Frequently Asked Questions</b></p>	<p>The <i>“What is an exclusion?”</i> FAQ has been deleted and replaced with:</p> <p><b><i>What is an exclusion?</i></b>  <i>As with most insurance products, there are certain situations in which you will not be covered. There are some general exclusions such as Pre-existing Conditions, dental procedures, fractured teeth, routine or preventative Treatments (unless Routine Care cover is purchased, which provides a non-insurance contribution up to the Routine Care limits), some Elective Treatments and procedures and breeding or obstetrics. There may also be specific exclusions which may apply to specific levels of Cover.</i></p>
<p><b>Frequently Asked Questions</b></p>	<p>The FAQ <b>“What kind of Vet Consultations can I claim under my policy?”</b> has been deleted and replaced with:</p> <p><b><i>What kind of Vet Consultations am I covered for?</i></b>  <i>You can claim for Consultations in relation to Conditions covered by your policy. For example: Under Accident Cover, you can claim for Consultation fees in relation to any eligible Specified Accidental Injuries and Specified Illnesses.</i></p> <p><i>Please note: Routine health checks and vaccination visits are not coverable under your policy, unless you have selected the Routine Care option, which is a non-insurance benefit available as part of this cover, as shown on your Certificate of Insurance.</i></p>

<p><b>Product Disclosure Statement</b></p>	<p>The last paragraph under the section titled “<i>Product Disclosure Statement</i>” has been deleted and replaced with:</p> <p><i>We may need to update this PDS from time to time. We’ll do this if certain changes occur, and we are required and permitted by law to do so. We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes. You can get a paper copy, or an electronic copy will be made available, of any changes free of charge by contacting us using the contact details on the back of this PDS.</i></p>
<p><b>Your Duty of Disclosure</b></p>	<p>Under the heading ‘<i>Your Duty of Disclosure</i>’ and ‘<i>If you do not tell us something</i>’ the headings and entire sections have been deleted and replaced as follows:</p> <p><b><i>Your Duty to take reasonable care not to make a misrepresentation</i></b>  <i>Before you enter into this contract of insurance with us, you have a duty to take reasonable care not to make a misrepresentation under the Insurance Contracts Act 1984 (Cth).</i></p> <p><i>The duty to take reasonable care not to make a misrepresentation applies until the contract is entered into (or renewed, varied, extended or reinstated as applicable).</i></p> <p><b><i>Your duty to take reasonable care not to make a misrepresentation when you enter into the contract with us for the first time</i></b>  <i>Before you enter into this contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask.</i></p>

*If you are not sure of the answers to any of our questions, you should take the time to find them. It is also important to understand that, in answering the questions, you are answering for yourself and anyone else to whom the questions apply.*

*If any of our questions are not clear to you and you need help, please contact us.*

**Your duty to take reasonable care not to make a misrepresentation when you renew, vary, extend or reinstate the contract**

*Before you renew, vary, extend or reinstate the contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. What that means is that you need to take reasonable care to review the information included in your in your policy documentation (e.g. your renewal notice or Certificate of Insurance) and to inform us of any changes, where the information is no longer honest, accurate and complete.*

*If you are not sure if any of the information remains honest, accurate and complete, you should take the time to find out. It is also important to understand that, in reviewing the information, you are doing so for yourself and anyone else to whom the information applies.*

*If you need to inform us of changes to the information set out in your policy documentation (e.g., your renewal notice or Certificate of Insurance) or if any of it is not clear to you and you need help, please contact us.*

*If you do not contact us, we will take it that you agree that the information remains honest, accurate and complete, so it is essential that you contact us if you have any doubts.*

***If you do not comply with your duty to take reasonable care not to make a misrepresentation***

	<p><i>If you do not take reasonable care in answering our questions or inform us of changes to the information set out in your policy documentation, you may breach your duty. If that happens, your policy may be cancelled, or treated as if never existed, and any claim may be denied or not paid in full.</i></p>
<p><b>Calculating your premium</b></p>	<p>Under “Calculating your premium” the second paragraph has been deleted and replaced with the following:</p> <p><i>Your premium is calculated when your Petinsurance.com.au policy begins, and at each policy anniversary (and if you vary or extend cover) and is printed on the relevant Certificate of Insurance. The premium for new policies is calculated based on a number of factors. Some are pre-set and don't vary for each insured (e.g. amounts we take into account for certain internal costs and expenses). Others can affect the premium amount up or down depending upon whether we believe it increases or decreases the risk to us, such as the Cover you have chosen including whether you have chosen Routine Care, the Benefit Percentage applicable to the Cover you have chosen, the species, breed and age of your Pet and other factors related to our cost of doing business. These same factors may be used to calculate your premium when you amend your coverage. Further information about renewal premiums can be found under Automatic Renewal of your Policy’.</i></p>
<p><b>30 day cooling off period</b></p>	<p>Under the heading ‘30 day cooling off period’ the entire section has been deleted and replaced with:</p> <p><i>You have a full 30 days from the policy Commencement Date (or any renewal date) to make sure you are happy with every aspect of your Petinsurance.com.au policy. This is known as the ‘cooling off’ period.</i></p> <p><i>During this time, you may cancel the policy simply by contacting us. If we receive your request to cancel your policy within the 30-day period after the policy Commencement Date (or any renewal date), we will give you a refund of any monies received since the</i></p>

	<p><i>policy Commencement Date (or renewal date) less any costs incurred by us, which we are unable to recover and any taxes or duties that we are unable to refund.</i></p> <p><i>If you have made a claim during the cooling off period and wish to cancel during the cooling off period, then any refund will be in accordance with provisions set out in Section 7 – Cancellations. After the cooling off period ends you continue to be able to cancel your policy and you have rights upon cancellation in certain circumstances under the policy. These rights are set out in ‘Section 7 – Cancellations’.</i></p>
<p><b>If you have a complaint</b></p>	<p>Under the heading ‘<i>If you have a complaint</i>’ the entire section has been deleted and replaced as follows:</p> <p><b><i>If you have a complaint</i></b>  <i>We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it. Our complaints resolution process has three steps. Please let us know if you require additional assistance to lodge a complaint.</i></p> <p><b><i>1 – Immediate Response</i></b>  <i>Usually when you have a concern, we can resolve it immediately on the phone. If we can’t immediately resolve your concern we will treat it as a complaint and take steps to resolve your complaint as soon as possible. We will acknowledge your complaint within one business day of receiving it.</i></p> <p><i>Please contact us using one of the following means:</i></p> <p><b><i>Phone:</i></b> <i>1300 855 663 (Weekdays between 8:00am and 8:00pm (AEST) except public holidays)</i></p> <p><b><i>Writing:</i></b> <i>Customer Service Complaints  Petinsurance.com.au  Locked Bag 9021  Castle Hill, NSW 1765</i></p> <p><i>Please supply your policy number, if applicable, to enable the complaint or enquiry to be dealt with promptly. Your</i></p>

*complaint or enquiry will be dealt with by someone with appropriate authority.*

**2 – Internal Dispute Resolution**

*If we haven't resolved your complaint to your satisfaction, at your request (refer to contact details provided for '1 – Immediate Response'), we will escalate your complaint for review by our Internal Dispute Resolution team. All escalated complaints will be acknowledged within one business days of being escalated. The Internal Dispute Resolution team will review your matter and any supporting evidence. After full consideration of the complaint a written final response will be provided that will outline the decision reached and the reasons for the decision.*

**3 – External Dispute Resolution**

*In the event that your complaint is not resolved to your satisfaction, or a final written response has not been provided within 30 days, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), provided your complaint is within the scope of the AFCA Rules.*

*AFCA is an independent dispute resolution service provided free of charge.*

*You may contact AFCA at:*

**Australian Financial Complaints Authority (AFCA)**

*Mail: GPO Box 3, Melbourne VIC 3001*

*Phone: 1800 931 678*

*Website: [www.afca.org.au](http://www.afca.org.au)*

*Email: [info@afca.org.au](mailto:info@afca.org.au)*

**Policy Terms and Conditions**

In 'The Petinsurance.com.au policy' section the following paragraph is deleted:

Your policy will continue for a period of 12 months from the policy Commencement Date unless cancelled by you under the cooling off period as explained on page 36 or cancellation provisions of the policy as explained in 'Section 7 – Cancellations' on page 35. We also have certain cancellation rights at law. For your convenience and to



	<p>ensure continuity of Cover for your Pet, we will automatically renew your policy each year, (refer to the “Automatic renewal of your policy” section on the bottom of this page.</p> <p>And replaced with:</p> <p><i>Your policy will continue for a period of 12 months from the policy Commencement Date unless cancelled by you under the cooling off period as explained in Section 7 – Cancellations’. We also have certain cancellation rights at law. For your convenience and to ensure continuity of cover for your Pet, we will automatically renew your policy each year (unless you have opted out of automatic renewals or contact us that you do not want to renew on the terms of the renewal notice) for as long as we continue to provide this product - refer to the ‘Automatic renewal of your policy’ section.</i></p>
<p><b>Automatic renewal of your policy</b></p>	<p>The “Automatic renewal of your policy” section has been deleted and replaced with the following:</p> <p><i>We will offer renewal of your policy every year for so long as we continue to provide this product. At least 14 days prior before your current policy expires we will send you a renewal notice confirming when your insurance will expire and the premium and terms on which your insurance will automatically renew for a further Policy Period. It will also remind you that you can opt out of the automatic renewal process and to check the limits of cover provided under the policy to see if your level of insurance cover remains appropriate for you.</i></p> <p><i>Your Cover will be automatically renewed on the terms contained in the renewal notice (unless you have opted out of automatic renewals or contact us to tell us that you do not want to renew on the terms of the renewal notice) and we will deduct/charge the renewal premium from your nominated account/credit card. If the account/credit card is not yours, you confirm you have the</i></p>

	<p><i>authority of the relevant person to use it and they have agreed to these terms.</i></p> <p><i>Every year, we review the cost of everyone’s insurance with regards to a combination of factors as well as claims inflation across all our insured pets. These factors include your Pet’s age, breed, location, claims history, as well as data relating to the health of Pets that are a similar age and breed. Your premium takes into account the average cost of care for Pets like yours. We may also change the terms and conditions of the policy upon renewal based on the risk associated with insuring Pets like yours.</i></p> <p><i>Should you renew your policy, you must tell us if the information you have previously supplied is incorrect or incomplete in order to comply with your Duty to take reasonable care not to make a misrepresentation. If you do not, we may reduce or refuse to pay a claim or cancel the policy.</i></p>
<p><b>Section 1 – Definitions</b></p>	<p>In the Definitions section, the definition of ‘Accident’ has been deleted and replaced as follows:</p> <p><b>Accident means:</b></p> <ul style="list-style-type: none"> <li>• <i>A single event which is unexpected and unintended by you; and</i></li> <li>• <i>Is independent of any Illness or any Pre-existing Condition.</i></li> </ul>
<p><b>Section 1 – Definitions</b></p>	<p>In the Definitions section, the definition of ‘Pre-existing condition’ has been deleted and replaced as follows:</p> <p><b>Pre-existing Condition</b> means a Condition that existed or occurred prior to the Commencement Date of the First Policy Period or within any applicable Waiting Period, of which you or your Vet were aware or a reasonable person in your circumstances would have been aware, irrespective of whether the underlying or causative Condition has been diagnosed. A Pre-existing Condition also includes a Related Condition or Bilateral Condition of a Pre-existing Condition.</p>

	<p><i>After the end of any applicable Waiting Period, a Condition will no longer be considered a Pre-existing Condition if it is a Temporary Condition that:</i></p> <ul style="list-style-type: none"> <li>• <i>Has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date (please refer to the definitions of ‘Temporary Condition’, ‘Chronic Condition’ and ‘Cruciate Ligament Condition’); or</i></li> <li>• <i>We have agreed in writing will not be a Pre-existing Condition, following a Pre-existing Condition Review (please refer to the terms of a Pre-existing Condition Review)</i></li> </ul> <p><b><i>For example:</i></b> <i>Six weeks prior to the Commencement Date of the First Policy Period, you notice your Pet has a Condition involving limping on its left back leg and you take it to the Vet. Your Vet prescribes anti-inflammatory medication. 12 weeks after purchasing a policy the limping is diagnosed as degenerative joint disease. The Condition would be a Pre-existing Condition and excluded from Cover, notwithstanding that the diagnosis was not provided until after the Commencement Date.</i></p>
<p><b>Section 1 – Definitions</b></p>	<p>In the definition section the following definition has been added:</p> <p><b><i>Skin Condition</i></b> <i>means any Condition regardless of cause or origin presenting in or affecting the skin in any way whatsoever. Note: for the purposes of the policy Skin Conditions are deemed to include skin lumps.</i></p>
<p><b>Section 1 – Definitions</b></p>	<p>In the Definitions section, the definition of ‘Vet Expenses’ has been deleted and replaced as follows:</p> <p><b><i>Vet Expenses</i></b> <i>means the reasonable and essential expenses incurred and paid in respect of Treatment provided by a Vet during the Policy Period, having regard to</i></p>

	<i>the circumstances in which the Treatment was provided.</i>
Section 2 – <b>Your Cover</b>	<p>Section '2.1.3 When you are not covered' has been deleted and replaced with the following:</p> <ol style="list-style-type: none"> <li>1. <i>any disease that affects dogs or cats that is subject of a biosecurity emergency declaration under the Biosecurity Act 2015 (Cth);</i></li> <li>2. <i>any flea/tick/worm preventative treatments or measures (e.g. tick baths, sprays, intestinal worming products etc.) whether recommended by your Vet or not;</i></li> <li>3. <i>other Conditions not stated in 'Section 2.1.2 – What you are covered for' no matter how the Condition arises;</i></li> <li>4. <i>any dental Treatment, including fractured teeth; or</i></li> <li>5. <i>any of the excluded matters listed in 'Section 5 - General Exclusions'.</i></li> </ol>
Section 2 – <b>Your Cover</b>	<p>Section '2.2.3 When you are not covered' has been deleted and replaced with the following:</p> <ol style="list-style-type: none"> <li>1. <i>Expenses in relation to policy exclusions or related complications/adverse reactions of an exclusion. This includes when the diagnosis is inconclusive, but the Treatment protocol is consistent with an excluded Condition. Exceptions to this include:</i> <ol style="list-style-type: none"> <li>a. <i>vaccination reactions;</i></li> <li>b. <i>desexing procedure complications; and</i></li> <li>c. <i>reactions to flea/tick/worm control products.</i></li> </ol> </li> <li>2. <i>any disease that affects dogs or cats that is subject of a biosecurity emergency declaration under the Biosecurity Act 2015 (Cth);</i></li> </ol>

	<p>3. <i>any flea/tick/worm preventative treatments or measures (e.g. tick baths, sprays, intestinal worming products etc.) whether recommended by your Vet or not;</i></p> <p>4. <i>any dental Treatment, including fractured teeth; or</i></p> <p>5. <i>any of the excluded matters listed in ‘Section 5 – General Exclusions’.</i></p>
<p><b>Section 4 – Optional non-insurance Benefit</b></p>	<p>The first two paragraphs under the heading “<b>What you are covered for</b>” have been deleted and replaced with:</p> <p><i>If the Routine Care benefit option is shown on your Certificate of Insurance, we will make a payment towards the cost of Routine Care your Pet has received during the Policy Period up to the applicable Routine Care limits and overall annual Benefit Limit as shown on your Certificate of Insurance. Routine Care benefits allow some reimbursement for some preventative healthcare Treatments such as the following:</i></p>
<p><b>Section 5 – General Exclusion Section</b></p>	<p>In the General Exclusions section point 9 has been deleted and replaced with:</p> <p><b>9. Expenses in relation to policy exclusions</b> or related complications/adverse reactions of an exclusion. <i>This includes when the diagnosis is inconclusive, but the Treatment protocol is consistent with an excluded Condition (e.g. Treatment for halitosis (bad breath) where dental disease is suspected but not diagnosed or excluded as a diagnosis – unless Covered under Routine Care).</i></p>
<p><b>Section 6.1 – Paying your Premium</b></p>	<p>In the wording under the heading ‘6.1 Paying your premium’ the following clause has been deleted:</p> <p><i>3. When premiums are paid monthly or fortnightly by instalment, claims are paid on the basis that you agree to pay the premiums for that Policy Period.</i></p>
<p><b>Section 6.2 – Paying on the Due Date</b></p>	<p>In the wording under the heading, ‘6.2 Paying on the Due Date’ the following clause has been deleted:</p>

	<p><i>1. Your policy will not operate until you have paid your premium (or your first instalment if you have elected to pay by instalments).</i></p>
<p><b>Section 7 – Cancellations</b></p>	<p>Under ‘Section 7 – Cancellations’ the entire section has been deleted and replaced as follows:</p> <p><b>7.1 Cancellation by you</b> <i>You may cancel your policy with us at any time by contacting our customer service team. See section: Introduction for our contact details. The cancellation will be effective once we provide you our confirmation of your cancellation request.</i></p> <p><i>If you choose to cancel your policy and have been paying your premiums annually, we will retain a portion of premium that relates to the period for which you have been insured. We will refund the residual premium for the unexpired period no later than 15 business days less any applicable government or statutory charges.</i></p> <p><i>If you choose to cancel your policy and have been paying your premiums by instalments, there is no premium refund (including for any remaining days of a current instalment period). No further premium instalments will be deducted.</i></p> <p><i>If you cancel your policy because your Pet has passed away, your policy will be cancelled and we will retain and/or refund any premium in the same way as set out above.</i></p> <p><b>7.2 Cancellation by us</b> <i>We may cancel your policy where the law allows us to do so. We will give you notice in writing prior to exercising any right to cancel your policy. If we cancel your policy, we will retain a portion of premium that relates to the period for which you have been insured. We will refund the residual for the unexpired period no later than 15 business days, less any non-refundable government or statutory charges. For more information about cancellations refer to ‘Section 6 - Premiums’.</i></p>

<p>Section 8.4 – <b>Processing of your claim</b></p>	<p>Under ‘8.4 <i>Processing of your claim</i>’ clause 3 has been deleted and replaced with:</p> <p><i>3. If expenses incurred by you with respect to the Treatment exceed what is reasonable and essential, having regard to the circumstances in which the Treatment was provided, then claim payments may be adjusted to the amount of reasonable and essential expenses.</i></p>
<p><b>Financial Services Guide</b></p>	<p>Under the section “<b>How each party is paid for their services</b>” a new paragraph has been added below ‘<b>PetSure</b> may receive administration and collection fees together with a portion of the underwriting profit, if any, for administering Petinsurance.com.au products:</p> <p><i>PetSure may charge you an instalment fee of up to \$2.00 inclusive of GST for each instalment payment. We can tell you the exact fee at the time you contact us. The instalment fee, if applicable, is stated on your Certificate of Insurance/Tax Invoice. This will be shown as a ‘collection fee’ or ‘instalment fee’ or words to similar effect on your Certificate of Insurance/Tax Invoice. The instalment fee is not refundable in the event of cancellation unless the insurance policy is cancelled either within the cooling off period or a full term cancellation.</i></p> <p>The following paragraph under “<i>How each party is paid for their services</i>” has been deleted:</p> <p><i>Our distribution partners may also receive a commission of up to 12.5% of the net premium, inclusive within the commission of up to 20% received by Pet Insurance Pty Ltd (this is the premium less any government taxes and charges for promoting Petinsurance.com.au policies). Pet Insurance Pty Ltd staff receives a salary from their employer, including any bonuses based on their performance criteria. These payments are not an additional charge to you and not in addition to the cost of your premium.</i></p> <p>And replaced with:</p>

	<p><i>Our distribution partners may also receive a commission of up to 15% of the net premium, inclusive within the commission of up to 20% received by Pet Insurance Pty Ltd (this is the premium less any government taxes and charges for promoting Petinsurance.com.au policies). Pet Insurance Pty Ltd staff receives a salary from their employer, including any bonuses based on their performance criteria. These payments are not an additional charge to you and not in addition to the cost of your premium.</i></p>
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All other policy terms, conditions, limits and exclusions remain unchanged.

SPDS prepared on 12/08/2021