

Supplementary Product Disclosure Statement ("SPDS")
 (Notice of Policy Changes & Amendments)
 Effective Date: 30 June 2019

This notice sets out an important change made to the combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide for Petsecure Pet Insurance dated 18 May 2018. It is important that you read this SPDS and the policy booklet together to familiarise yourself with the policy Terms and Conditions as they now apply.

Section	Description of change
Your duty of disclosure (page 9)	<p>Under 'If you do not tell us something', replace with the following text: <i>If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may cancel the contract.</i></p>
Calculating your premium (page 10)	<p>Replace the entire section with the following text: <i>Your premium is calculated when your Petsecure Insurance 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, the Benefit Percentage applicable to the Cover you have chosen, where you and your Pet permanently live, your age and the species, breed, gender of your Pet, the current age of your Pet, the age you first insured 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.</i></p> <p><i>Further information about renewal premiums can be found under 'Automatic Renewal of your Policy' on page 17. The amount you pay includes allowances for government fees, taxes and charges (including stamp duty and GST). You can ask us for further information.</i></p> <p><i>Minimum premiums and discounts/entitlements may apply, subject to certain criteria. Discounts/entitlements/premiums may be rounded up or down and only apply to the extent any minimum premium is not reached. They are also applied in a predetermined order (excluding amounts for government taxes and charges) as reduced by any prior applied discounts/entitlements. They are applied to the base premium calculated prior to any taxes being added.</i></p>
Your privacy (page 11)	<p>Replace all references to 'Financial Ombudsman Service' with 'Australian Financial Complaints Authority (AFCA)'.</p>
Code of Practice (Code) (page 13)	<p>Replace the first sentence under 'Code of practice' with the following: <i>Hollard and PetSure are members of the Insurance Council of Australia and also signatories of the General Insurance Code of Practice.</i></p>
If you have a complaint (page 14)	<p>Stage 3 of our complaints resolution process is replaced with the following: 3 – External Dispute Resolution <i>In the event that your complaint is not resolved to your satisfaction, or a final response has not been provided within forty-five (45) days, you can refer your matter to the Australian Financial Complaints Authority (AFCA), providing your matter is within the scope of the AFCA Rules. AFCA is an independent dispute resolution service provided free of charge. You may contact AFCA at:</i></p> <p><i>Australian Financial Complaints Authority</i> Mail: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au</p>
Financial Claims Scheme and Compensation Arrangements (page 15)	<p>Replace the first sentence in this section with the following: <i>Hollard is an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act.</i></p>
Automatic renewal of your policy (page 17)	<p>Replace the entire section with: <i>We will advise you regarding renewal of your policy prior to the expiration of the current policy, and your renewal premium will also be adjusted accordingly.</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, duration for which your Pet has been insured, 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.</i></p>

	<p><i>We may also change the terms and conditions of the policy upon renewal to reflect the portion of the risk associated with insuring your Pet.</i></p> <p><i>Unless you notify us otherwise, your Cover will be automatically renewed on the terms contained in the renewal offer and we will deduct/charge the renewal premium from your nominated account/credit card unless you tell us not to. If the account/credit card is not yours, you confirm you have the authority of the relevant person to use it and they have agreed to these terms.</i></p> <p><i>We require you to notify us should you decide not to renew your policy.</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 of Disclosure. If you do not, we may reduce or refuse to pay a claim or cancel the policy.</i></p>
<p>Section 1 – Definitions (pages 18-22)</p>	<p>Replace these existing definitions as follows:</p> <p>Benefit Limit(s) and Sub-limit(s) mean the applicable amount/s payable in any one Policy Period, in relation to the relevant Cover as specified on your Certificate of Insurance (determined as follows):</p> <ul style="list-style-type: none"> • if a Sub-limit for a particular Cover, item, Condition or Treatment on an individual or per claim basis is specified to apply on your Certificate of Insurance, we will not pay more than that amount (subject also to the overall annual Benefit Limit or other relevant Sub-limit not having been exceeded); and • we will never pay more than the overall annual Benefit Limit specified on your Certificate of Insurance. <p><i>Note: Benefit Limits and Sub-limits reset on renewal.</i></p> <p>Benefit Percentage means the stated percentage of each claim for eligible Vet Expenses for which we will reimburse you, subject to any applicable Benefit Limits. <i>Note: The applicable Benefit Percentage will be shown on your Certificate of Insurance. For example: for an 80% Benefit Percentage we will reimburse you for 80% of the eligible Vet Expenses, subject to Benefit Limits.</i></p> <p>Consultation and other derivations means an examination performed by or under the supervision of Veterinarian, including a physical consultation, inpatient examination, in-hospital examination, health certificate, consultation or recheck consultation/visit, referral/specialist consultation/visits, emergency and after hours consultations/visits.</p> <p>Pre-existing Condition means any Condition(s) or symptoms or signs of that Condition occurring or existing in any form prior to the Commencement Date or during any applicable Waiting Period. Including but not limited to:</p> <ul style="list-style-type: none"> • any cruciate ligament Condition; a Recurring Condition; any Skin Condition (as defined); latent infectious Conditions that manifest within a known incubation period indicating clear evidence that the Condition had existed prior to the Commencement Date; any Condition in remission at the time of the insurance application; any seasonal Condition; Conditions currently or previously being controlled by medication(s) or by a prescription diet and whether or not diagnosed or treated by a Vet. (If your Pet has a Pre-existing Condition, please also refer to definitions for a “Related Condition” and “Bilateral Condition”). <p>Recurring Condition means a Condition that is curable but may relapse repeatedly with intervals of remission in between. For example: If your Pet has an ear infection once every year prior to taking out an insurance policy, or it reoccurs during the Waiting Period, this Condition would be a Recurring Condition and therefore be excluded from Cover as a Pre-existing Condition.</p>
<p>Section 2.2 – What we will not pay (page 23)</p>	<p>Replace points 2 and 3 with the following:</p> <ol style="list-style-type: none"> 2. <i>patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, toxicity (other than that resulting from a confirmed snake bite) and intervertebral disc disease (IVDD) under Accidental Injury Cover no matter how the Condition arises. These Conditions will only be covered (where eligible) under Section 3 - Illness Cover on page 23 (and will be subject to the 30 day Waiting Period for Illness Cover);</i> 3. <i>any dental Treatment, including fractured teeth; or</i> 4. <i>any of the excluded matters listed in Section 6 – General Exclusions on page 26.</i>
<p>Section 3.2 – What we will not pay (page 23-24)</p>	<p>Replace points 3-4 with the following:</p> <ol style="list-style-type: none"> 2. <i>an Illness caused by:</i> <ol style="list-style-type: none"> a. <i>endoparasites, such as intestinal worms; or</i>

	<p><i>b. ectoparasites, such as ticks (unless covered under Section 4.3 – Paralysis Tick Benefit which is detailed on page 25) and fleas, with the exception of skin and ear mites;</i></p> <p><i>3. Treatment of the following irrespective of whether your dog or cat was vaccinated or not:</i></p> <p><i>a. for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or</i></p> <p><i>b. for cats: panleukopenia, chlamydia, feline leukaemia virus (FeLV), feline immune deficiency virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;</i></p> <p><i>4. any widespread pandemic disease that affects dogs or cats;</i></p>
<p>Section 4.1 – Emergency Boarding (page 24)</p>	<p>Replace all text under ‘What we will pay’ with the following:</p> <p><i>We will pay for the cost of boarding your Pet at a licensed kennel or cattery up to the Benefit Limit in the following scenarios:</i></p> <p><i>1. If you, (the insured and sole carer of the Pet) are hospitalised (other than in the circumstances specified below) for five (5) or more consecutive days during the Policy Period; or</i></p> <p><i>2. If you, (the Insured and sole carer of the Pet) require emergency accommodation due to family violence.</i></p>
<p>Section 4.4 – Overseas Pet Travel (page 25)</p>	<p>Replace the first sentence under ‘What we will pay’ with the following:</p> <p><i>We will pay for Vet Expenses incurred for the Treatment of your Pet whilst it is overseas with you in New Zealand or Norfolk Island, subject to:</i></p>
<p>Section 6 – General Exclusions (page 26-29)</p>	<p>Replace exclusions 1-8 with the following:</p> <p>1. Pre-existing Conditions – <i>a Related Condition or a Condition arising within the applicable Waiting Period. Refer to page 20 for definition of Pre-existing Conditions. Also refer to the ‘Pre-existing Condition review’ section on page 28.</i></p> <p>2. Dental Care – <i>dental procedures; dental diseases; gingivitis; Treatment of teeth fractures; teeth cleaning/scaling; orthodontics; removal of deciduous or fractured teeth or any oral disease (with the exception of oral tumours). These Conditions will only be covered up to a specified Benefit Limit if you have the Routine Care optional benefit, as shown on your Certificate of Insurance (see ‘Section 5.1 – Routine Care’).</i></p> <p>3. Certain Treatments & Conditions</p> <p><i>a. any Vet Expense relating to regular, prescription or dietary Pet food or treats, special diets, vitamins, nutraceuticals, or mineral supplements, whether recommended by your Vet or not (unless covered under ‘Section 5.1 Routine Care’ and specified on your Certificate of Insurance;</i></p> <p><i>b. preventative procedures and Treatments (including, but not limited to, vaccinations, microchipping or flea/tick/worm control);</i></p> <p><i>c. grooming and bathing of your Pet, and injuries sustained (such as lacerations and cuts) while your Pet is being groomed by you or any other person;</i></p> <p><i>d. non-medicated bathing or grooming products including but not limited to shampoos and conditioners;</i></p> <p><i>e. medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition covered by your policy;</i></p> <p><i>f. accessories such as but not limited to - pill poppers, cage hire, crates, bedding and collars;</i></p> <p><i>g. training, socialisation, therapy and alternative therapies (including, but not restricted to, Consultations and Treatments involving homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic treatments and/or physiotherapy) whether recommended by your Vet or not;</i></p> <p><i>h. Treatment for Accidental Injuries or Illnesses that occur while your Pet is used for (or as a direct result of) hunting, commercial or occupational purposes including but not limited to racing, breeding, organised fighting, law enforcement, guarding or pig hunting dogs. Conditions that occur during or as a result of Guide Dog or Assistance Dog duties are exempt from this exclusion;</i></p> <p><i>i. Treatment of or Conditions attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance);</i></p> <p><i>j. cell-replacement therapies, including but not limited to stem cell therapy and platelet-rich plasma. This exclusion does not include blood transfusions, which are covered when medically necessary;</i></p> <p><i>k. a Condition where the diagnosis is inconclusive, but where the Treatment protocol is consistent with a Treatment protocol typically applied to an Accidental Injury or Illness which is not covered (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis);</i></p> <p><i>l. Treatment for Conditions excluded by the policy and/or due to complications and/or adverse reactions arising from any policy exclusion;</i></p> <p><i>m. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by us in writing;</i></p> <p><i>n. the provision of medication(s) for your Pet that covers a period of more than thirty (30) days beyond the policy End Date;</i></p>

	<p>o. your decision to pursue a course of Treatment other than that which was recommended to you by your Vet unless specifically authorised by us prior to Treatment. For example: ignoring a Vet's recommendation to remove an eye, which then results in extra costs associated with chronic eye issues;</p> <p>p. chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet's reproductive organs due to inflammation, infection or cancer;</p> <p>q. cryptorchidism (undescended testicles); or</p> <p>r. breeding or obstetrics, or Treatment of Conditions arising as a result of breeding or obstetrics.</p> <p>4. Certain Services & Procedures</p> <p>a. transport or boarding expenses other than the benefits provided in Section Emergency Boarding on page 24, regardless of reason;</p> <p>b. ambulance fees and non-essential hospitalisation;</p> <p>c. additional costs associated with house calls, phone Consultations and out-of-hours Treatment unless the Vet believes an emergency Consultation was necessary, in which case our liability is limited to the amount that would have been payable had the Treatment been provided at a Vet practice during normal Consultation hours;</p> <p>d. genetic/chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes; or</p> <p>e. The following items and any associated expenses:</p> <ol style="list-style-type: none"> i. any trial or experimental procedures and Treatments; ii. organ transplant surgery, open heart surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery and pacemakers; iii. external fixtures (such as wheelchairs); iv. prosthetics (including but not limited to hip replacements and elbow replacements); or v. 3D printing. <p>5. Elective Treatments and Procedures</p> <p>a. routine examinations and health checks, cosmetic procedures, hip and elbow scoring, nail clipping, pre-anaesthetic blood tests, declawing, ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections; and</p> <p>b. tail docking and debarking.</p> <p>6. Your Pet not being protected Your Pet not being protected due to gross negligence by you or your failure to take all reasonable precautions to protect your Pet from situations that may result in injury or Illness (such as ingestion of hazardous substances) or from aggravating a treated Condition.</p> <p>7. Policy Conditions</p> <p>a. any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the policy; or</p> <p>b. a Condition specifically excluded on your Certificate of Insurance.</p>
Section 7.1 – Paying your premium (page 29)	<p>Replace point 3 with the following: When premiums are paid monthly or fortnightly by instalment, claims are paid on the basis that you agree to pay the remaining premiums for that Policy Period. If you pay your premium by instalments, you will be charged a collection fee per instalment.</p>
Section 8.5 – Cancellation by us (page 31)	<p>Replace the first paragraph with the following: We may cancel your policy where the law allows us to do so. If we cancel your policy, we may refund any money we owe you less any non-refundable statutory fees. If we cancel your policy due to fraud, we may not refund any money to you.</p>
Section 9 – Claims (page 32)	<p>Under 'How to make a claim':</p> <p>Replace point 4 with the following: You agree that your Vet (current or previous) or any other service provider that provided Treatments to your Pet is authorised to release information and/or records to us about your Pet.</p> <p>Insert a new point: Where a Vet submits a claim on your behalf, you agree that the Vet is able to view the outcome and status of that claim and previous claims (where applicable).</p>
Insert new Section – Fraud	<p>Insert the new section as follows:</p> <p style="text-align: center;">FRAUD</p> <p>It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. We employ sophisticated fraud detection and prevention techniques to ensure we only pay out on genuine claims. By doing this we are protecting the interest of all policyholders and are able to offer a comprehensive policy with competitive premiums.</p> <p>You must not act in a fraudulent manner. If you or anyone acting for you:</p>

	<ul style="list-style-type: none"> • <i>make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect;</i> • <i>make a statement in support of a claim knowing the statement to be false in any respect;</i> • <i>solicit your Vet to behave in a fraudulent manner regarding a claim;</i> • <i>submit a document in support of a claim knowing the document to be forged or false in any respect; or</i> • <i>make a claim in respect of any loss or damage caused by your wilful act or with your connivance.</i> <p><i>Then:</i></p> <ol style="list-style-type: none"> 1. <i>we shall not pay the claim;</i> 2. <i>we shall not pay any other claim which has been or will be made under the policy;</i> 3. <i>we may at our option cancel the policy;</i> 4. <i>we may at our option cancel any other pet insurance policies you hold which are issued by Hollard;</i> 5. <i>we may be entitled to reclaim any payments already made to you in respect of such claims;</i> 6. <i>we may not make any refund of premium already paid;</i> 7. <i>we may inform the police of the circumstances;</i> 8. <i>we may pursue legal proceedings.</i>
Section 11 – Changing level of cover (page 35)	<p>Replace points 2-3 with the following:</p> <ol style="list-style-type: none"> 2. <i>If you opt to transfer your Pet to a level of Cover with additional benefits, (including but not limited to a higher Benefit Percentage or Benefit Limit), then the applicable thirty (30) day Waiting Period for the Illness Cover will apply.</i> 3. <i>You cannot change your level of Cover in a Policy Period if a claim has been paid.</i> 4. <i>If you pay your premium via fortnightly or monthly instalments, there is no premium refund (including any remaining days of a current instalment period).</i>
Financial Services Guide (FSG) – Compensation Arrangements (page 38)	<p>Replace the second paragraph with the following:</p> <p><i>To this end, PetSure has Professional Indemnity Insurance in place which meets the legislative requirements covering PetSure’s activities and the activities of its authorised representatives and includes the conduct of any employees who are no longer employed by PetSure or its authorised representatives but were so at the time of the relevant conduct.</i></p>

If you have any questions regarding this change, you can contact us on 1300 855 160 or via petsecure@petsure.com.au