

# COMBINED SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT AND SUPPLEMENTARY FINANCIAL SERVICES GUIDE

## SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

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

| Combined Policy Booklet | Effective Date |
|-------------------------|----------------|
| Petsecure Pet Insurance | 2 June 2021    |

This SPDS must be read together with the above PDS. This SPDS is effective from 4 February 2022. 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| <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><br>(Page 2)          | "Section 5.1 – Wellness Care" has been updated to:<br><br>"Section 5.1 – Wellness Care (optional non-insurance benefit)"                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Frequently Asked Questions</b><br>(Page 6) | In the FAQ 'What cover types are offered by Petsecure?' the paragraph under <b>Accidental Injury and Illness cover</b> providing a brief outline of the cover has been deleted and replaced with the following:<br><br><b>Accidental Injury and Illness Cover:</b> <i>This level of cover is a broad plan that covers eligible Vet Expenses for your Pet suffering a Specified Accidental Injury or any Illness, as long as it isn't a general exclusion. Wellness care is available as an optional non-insurance benefit on this plan and provides a contribution towards a range of preventative health treatments up to the Wellness Care limits (See 'Section 5.1 – Wellness Care (optional non-insurance benefit)').</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Frequently Asked Questions</b><br>(Page 6) | In the FAQ 'What is a Pre-existing Condition?' the first three paragraphs have been deleted and replaced with:<br><br><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><br><br><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 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.</i><br><br><i>Chronic Conditions and several other specified Conditions cannot fall within this category. 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><br><br>Please note, the four examples set out below the heading <b>Pre-existing claim examples:</b> remain unchanged. |

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| <b>Frequently Asked Questions</b><br>(Page 9)  | <p>In the FAQ 'What is a Chronic Condition?' the example has been deleted and replaced with:</p> <p><i>For example:</i></p> <p><i>Your Pet first showed signs of diabetes and has been receiving ongoing Treatment for four months immediately prior to the Commencement Date of the First Policy Period. Diabetes is considered:</i></p> <ul style="list-style-type: none"> <li>• <i>a Pre-existing Condition because it occurred before the Commencement Date of your First Policy Period; and</i></li> <li>• <i>a Chronic Condition if it lasted in total for more than three months.</i></li> </ul> <p><i>Therefore, all expenses incurred for diabetes will not be covered. Conditions under this example that are covered are subject to the policy and level of cover selected. Please refer to 'Section 2: You Cover' to see what Conditions are covered.</i></p>                                                 |
| <b>Frequently Asked Questions</b><br>(Page 10) | <p>The FAQ 'What is a temporary condition?' is deleted and replaced with:</p> <p><b>What is a temporary condition?</b></p> <p><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.</i></p> <p><i>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 date, 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>                                                 |
| <b>Frequently Asked Questions</b><br>(Page 12) | <p>The FAQ 'What is an exclusion?' the first paragraph has been deleted and replaced with:</p> <p><b>What is an exclusion?</b></p> <p><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 Wellness Care cover is purchased, which provides a non-insurance contribution up to the Wellness 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>                                                                                                                                                                                                                                                  |
| <b>Frequently Asked Questions</b><br>(Page 12) | <p>The FAQ 'What kind of Vet Consultations can I claim under my policy?' has been deleted and replaced with:</p> <p><b>What kind of Vet Consultations can I claim under my policy?</b></p> <p><i>You can claim for Consultations in relation to Conditions covered by your policy. For example: Under the Accidental Injury Plan, you can claim for Consultation fees in relation to any eligible Specified Accidental Injury.</i></p> <p><i>If you've selected an Accidental Injury and Illness cover plan you can claim for Consultation fees in relation to any eligible Specified Accidental Injury or Illness Condition.</i></p> <p><i>Please note: Routine health checks and vaccination visits are not coverable under your policy unless you have selected the Wellness Care option. Wellness Care is a non-insurance benefit available as part of this cover, as shown on your Certificate of Insurance.</i></p> |

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|                                                      | <p><i>A Sub-limit applies to the Consultation Fees that your Vet charges. This limit is stated on your Certificate of Insurance. When claiming for an eligible Condition, this limit only relates to the consultation fee, and not any of the treatments or medications your Pet may receive during the visit.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <p><b>Calculating your premium</b><br/>(Page 18)</p> | <p>Under the heading 'Calculating your premium' the second paragraph has been deleted and replaced with:</p> <p><i>Your premium is calculated when your Petsecure policy begins, and at each policy anniversary (and if you vary or extend cover) and is printed on the relevant Certificate of Insurance.</i></p> <p><i>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 Wellness 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><i>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><b>Cooling off period</b><br/>(Page 18)</p>       | <p>Under the heading 'Cooling off period' the entire section has been deleted and replaced with:</p> <p><b>Cooling off period</b><br/><i>You have a full 21 days from the policy Commencement Date (or any renewal date) to make sure you are happy with every aspect of your Petsecure Pet Insurance 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 21-day period after the policy Commencement Date (or any renewal date), we will give you a refund of any monies received since the 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 8 – 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 8 – Cancellations'.</i></p>                       |
| <p><b>If you have a complaint</b><br/>(Page 22)</p>  | <p>Under the heading 'If you have a complaint' the entire section has been deleted and replaced as follows:</p> <p><b>If you have a complaint</b><br/><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>1 – Immediate Response</b><br/><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>                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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|                                                              | <p><b>Phone:</b> 1800 855 160 (Weekdays Between 8:30am and 5:00pm (AEST) except public holidays)</p> <p><b>Writing:</b> Customer Service Complaints<br/>Petsecure<br/>Locked Bag 9021<br/>Castle Hill, NSW 1765</p> <p>Please supply your policy number, if applicable, to enable the complaint or enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.</p> <p><b>2 – Internal Dispute Resolution</b><br/>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 day 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.</p> <p><b>3 – External Dispute Resolution</b><br/>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.</p> <p>AFCA is an independent dispute resolution service provided free of charge.</p> <p>You may contact AFCA at:</p> <p><b>Australian Financial Complaints Authority (AFCA)</b></p> <p>Mail: GPO Box 3, Melbourne<br/>VIC 3001<br/>Phone: 1800 931 678<br/>Website: <a href="http://www.afca.org.au">www.afca.org.au</a><br/>Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a></p> |
| <p><b>Automatic Renewal of Your Policy</b><br/>(Page 27)</p> | <p>Under the heading 'Automatic Renewal of Your Policy' the third paragraph has been deleted and replaced with:</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.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p><b>Section 1 – Definitions</b><br/>(Page 32)</p>          | <p>In the Definitions section, the definition of 'Pre-existing Condition(s)' has been deleted and replaced as follows:</p> <p><b>Pre-existing Condition(s)</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. 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:</p> <ul style="list-style-type: none"> <li>• Has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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|                                                    | <p>date (please refer to the definitions of 'Temporary Condition', 'Chronic Condition' and 'Cruciate Ligament Condition'); or</p> <ul style="list-style-type: none"> <li>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).</li> </ul> <p>For example: 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.</p>                                                                                                                                                                                                                                                                                |
| <b>Section 3 – Illness Cover</b><br>(Page 37)      | <p>In Section '3.2 What you are not covered for' the following clause has been deleted:</p> <p>3. Treatment of the following irrespective of whether your dog or cat was vaccinated or not:</p> <ul style="list-style-type: none"> <li>a. for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, canine influenza, parainfluenza and all forms of kennel cough; or</li> <li>b. for cats: parvovirus infections (including feline panleukopenia), chlamydia, feline leukaemia virus (FeLV), Feline Immuno Deficiency Virus (FIV) and, viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;</li> </ul> <p>and replaced with:</p> <p>3. 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.</p> <p>Exceptions to this include:</p> <ul style="list-style-type: none"> <li>a. vaccination reactions;</li> <li>b. desexing procedure complications; and</li> <li>c. reactions to flea/tick/worm control products.</li> </ul> |
| <b>Section 5 - Optional Benefit</b><br>(Page 40)   | <p>The section sub-heading '5.1 Wellness Care' has been deleted and replaced with '<b>Section 5.1 Wellness Care (optional non-insurance benefit)</b>'</p> <p>Under the heading 'What you are covered for' the first paragraph has been deleted and replaced with:</p> <p><b>What you are covered for</b><br/>If the Wellness Care benefit option is shown on your Certificate of Insurance, we will make a payment towards the cost of Wellness Care your Pet has received during the Policy Period up to the applicable Wellness Care limits and overall annual Benefit Limit as shown on your Certificate of Insurance.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Section 7.1 - Premiums</b><br>(Page 44)         | <p>In the Premiums Section, '7.1 Paying your premium' clause 3 has been deleted and replaced with:</p> <p>3. If you pay your premium by instalments, you will be charged a collection fee per instalment.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Section 6 – General Exclusions</b><br>(Page 43) | <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. 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 Wellness Care).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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| <p><b>Section 8 – Cancellations</b><br/>(Page 45)</p> | <p>Under ‘Section 8 – Cancellations’ the entire section has been deleted and replaced as follows:</p> <p><b>Section 8 – Cancellations</b></p> <p><b>8.1 Cancellation by you</b><br/> <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. 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>8.2 Cancellation by us</b><br/> <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.</i></p> <p><i>For more information about cancellations refer to ‘Section 7 - Premiums’.</i></p> |
| <p><b>Section 9 – Claims</b><br/>(Page 49)</p>        | <p>In Section ‘9.4 Processing of your claim’ clause 3 has been deleted and replaced with:</p> <p>3. <i>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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

All other policy terms, conditions, limits and exclusions remain unchanged.

SPDS prepared on 6 December 2021

## SUPPLEMENTARY FINANCIAL SERVICES GUIDE

This is a Supplementary Financial Services Guide (SFSG) that supplements and is to be read together with the Financial Services Guide (FSG) contained in the combined Petsecure Pet Insurance Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide booklet for the following product:

| Combined Policy Booklet | Effective Date |
|-------------------------|----------------|
| Petsecure Pet Insurance | 2 June 2021    |

The Hollard Insurance Company Pty Ltd (effective 14 October 2021) and PetSure (Australia) Pty Ltd (effective 26 November 2021) were provided with a claims handling and settling authorisation to their respective licences. This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG was prepared on 6 December 2021.

1. The following section has been inserted in addition to the wording under the heading **About Hollard, Petsecure, PetSure and other relevant persons/organisations:**

### ***Hollard and PetSure – Claims Handling and Settling Services***

*The Hollard Insurance Company Pty Ltd and PetSure (Australia) Pty Ltd are authorised under their respective licences to carry on a financial services business to provide a claims handling and settling service limited to:*

*(i) making a recommendation, or stating an opinion, in the following circumstances:*

*(A) in response to an inquiry by or on behalf of you about an existing or a potential claim under an insurance product; and*

*(B) could reasonably be expected to influence a decision whether to continue with the existing claim or to make the potential claim;*

*(ii) assisting you to make a claim under an insurance product;*

*(iii) assessing whether Hollard has a liability under an insurance product, or providing assistance in relation to such an assessment;*

*(iv) making a decision to accept or reject all or part of a claim under an insurance product;*

*(v) quantifying the extent of Hollard's liability to you under an insurance product, or providing assistance in relation to the quantification of the extent of such a liability;*

*(vi) offering to settle all or part of a claim under an insurance product; and*

*(vii) satisfying a liability of Hollard under an insurance product in full or partial settlement of a claim under the insurance product;*

*to retail and wholesale clients.*

2. All references to PetSure being a subsidiary of Hollard are deleted and replaced as follows:

*PetSure is a related body corporate of Hollard.*

If you have any questions regarding any of these changes you can contact us on 1300 855 160 or via [petsecure@petsure.com.au](mailto:petsecure@petsure.com.au)