

# 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).

Title of Booklet	Effective Date
Petsecure Pet Insurance Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide	PDS dated 2 June 2021 SPDS dated 4 February 2022

This SPDS must be read together with the PDS and other SPDS documents for the product/s you hold. This SPDS is effective from 24 April 2026.

You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS or SPDS.

Section	Description of change
<b>Issuer details</b>	<b>Hollard's address is updated to the following:</b>  The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 AFSL 241436 of Level 5, 100 Mount St, North Sydney, NSW 2060
<b>Australian Financial Services Licensee statements</b>	<b>All references to, and any statements concerning 'WaldenWood Group Pty Ltd (WaldenWood)' being an 'Australian Financial Services Licensee (AFSL 278954)' and being authorised to promote and distribute Petsecure Pet Insurance policies are deleted.</b>
<b>WaldenWood Group Pty Ltd</b>  This content replaces the content on page 3 of the <i>PDS dated 2 June 2021</i>	<b>Replace the heading 'Petsecure is distributed and promoted by' and the accompanying paragraph with:</b>  <b>Petsecure was previously distributed and promoted by:</b> WaldenWood Group Pty Ltd (WaldenWood) ABN 53 093 501 538 PO Box 106, Paddington, NSW 2021 WaldenWood no longer holds an Australian Financial Services Licence and is not authorised to provide financial services in relation to this product. Under an arrangement with PetSure, WaldenWood will continue to receive commission on the renewal of Petsecure Pet Insurance policies for a period of 3 years.
This update refers to the <i>PDS dated 2 June 2021</i>	<b>All references to 'Automatic renewal of your policy' are replaced with 'Automatic renewal or replacement of your policy'. This change applies to:</b> <ul style="list-style-type: none"><li>• The table of contents</li><li>• The section heading 'Automatic renewal of your policy'</li><li>• Any references to 'Automatic renewal of your policy' throughout the PDS</li></ul>
<b>Will I have lifelong cover for my Pet?</b>  This content replaces the content on page 11 of the <i>PDS dated 2 June 2021</i> .	<b>Replace this entire FAQ with the following:</b>  Once your Pet is accepted for Cover and as long as we continue to issue 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.  In the event that we no longer issue this Petsecure product, we may: <ul style="list-style-type: none"><li>• arrange to provide you with an offer of a Replacement Policy; or</li><li>• arrange for PetSure to provide you with an offer of a Replacement Policy, to automatically commence when your issued policy is due to expire, unless you instruct us beforehand otherwise. The issuance of either policy to you in the above circumstances will be deemed to be a continuation of cover for the purposes of any lifelong cover commitment.</li></ul>

<p><b>Product Disclosure Statement</b></p> <p>This update refers to content on page 14 of the <i>PDS dated 2 June 2021</i>.</p>	<p><b>The following is deleted:</b></p> <p><i>WaldenWood is authorised to distribute and promote Petsecure but does not issue policies and is not involved in the assessment or payment of claims.</i></p> <p><b>It is replaced with:</b></p> <p>WaldenWood no longer holds an Australian Financial Services Licence and is not authorised to provide financial services in relation to this product. Under an arrangement with PetSure, WaldenWood will continue to receive commission on the renewal of Petsecure Pet Insurance policies for a period of 3 years.</p>
<p><b>Policy Terms and Conditions – The Petsecure Policy</b></p> <p>This content replaces the content on page 26 of the <i>PDS dated 2 June 2021</i>.</p>	<p><b>The Petsecure Policy</b></p> <p>Upon acceptance of application for your Cover, you will be issued a Certificate of Insurance. We will issue a new Certificate of Insurance:</p> <ul style="list-style-type: none"> <li>• on renewal of your policy each year; or</li> <li>• if you or we change your Cover.</li> </ul> <p>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 the 'Cooling off' section or due to the operation of the cancellation provisions of the policy as explained in the 'Cancellation' section. 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 contacted us to advise that you do not want to renew on the terms of the renewal notice) for as long as we continue to issue this product - refer to the 'Automatic renewal or replacement of your policy' section.</p> <p>In the event that we no longer issue this Petsecure product, we may:</p> <ul style="list-style-type: none"> <li>• arrange to provide you with an offer of a Replacement Policy; or</li> <li>• arrange for PetSure to provide you with an offer of a Replacement Policy, to automatically commence when your issued policy is due to expire, unless you instruct us beforehand otherwise.</li> </ul> <p>Your policy comprises the Certificate of Insurance, PDS, Policy Terms and Conditions, FSG and any endorsements including any SPDS or SFSG issued by us from time to time.</p>
<p><b>Policy Terms and Conditions – Automatic renewal of your policy</b></p> <p>This content replaces the content and heading on page 27 of the <i>PDS dated 2 June 2021</i> and also overrides the content and heading on page 4 of the <i>SPDS dated 4 February 2022</i>.</p>	<p><b>Automatic renewal or replacement of your policy</b></p> <p><b>Annual renewal of your policy</b></p> <p>As long as we continue to issue this product, we'll offer renewal of your policy every year. This will be subject to the applicable terms and conditions of the policy for each Policy Period.</p> <p>We'll change the premium and may change the terms and conditions of the policy at the time of renewal, based on a combination of factors, including the risk associated with insuring pets like yours.</p> <p><b>Offer of Replacement Policy from Hollard or PetSure</b></p> <p>In the event that we no longer issue this Petsecure product, we may:</p> <ul style="list-style-type: none"> <li>• arrange to provide you with an offer of a Replacement Policy; or</li> <li>• arrange for PetSure to provide you with an offer of a Replacement Policy, together with its applicable terms and conditions for you to consider. For your convenience, the Replacement Policy will automatically commence when this policy is due to expire, unless you instruct us beforehand otherwise.</li> </ul> <p>Unless you've told us beforehand that you've chosen not to automatically renew or not automatically accept the offer of a Replacement Policy, your policy will automatically renew or, where applicable, your Replacement Policy will automatically commence on those terms.</p> <p>Where you have opted-out of automatic renewal or automatic acceptance of the offer of replacement, you'll need to contact us after you've received your offer if you'd like to accept the policy terms.</p> <p>Any renewal or Replacement Policy offer notice you receive will also remind you:</p> <ul style="list-style-type: none"> <li>• that you can opt out of the automatic renewal or automatic policy replacement process at any time in the future;</li> <li>• to check the information we have on your Certificate of Insurance is correct; and</li> <li>• to review your insurance Cover to consider if the policy limits and level of Cover are still right for you.</li> </ul>

	<p>Unless you opt out of automatic renewal or automatic acceptance of the offer of a Replacement Policy or tell us that you don't want to renew or replace your policy, PetSure (if it is the Replacement Policy issuer) or Hollard (if it is the renewal or Replacement Policy issuer) will deduct/charge the premium from your nominated account or credit card on any automatic renewal or Replacement Policy, as applicable. See section '7.1 - Paying your premium' for more information.</p> <p><b>Your premium</b></p> <p>Every year, you'll be notified of the changes to your annual premium. The cost of everyone's insurance is reviewed, taking account of a range of factors. These are set out under the 'Calculating your premium' section.</p>
<p><b>SECTION 1 – DEFINITIONS</b></p> <p>This update refers to content on page 28 of the <i>PDS dated 2 June 2021</i>.</p>	<p><b>Add new definition</b></p> <p><b>Replacement Policy</b> means a policy that is issued in accordance with the replacement policy of a product that is no longer issued by Hollard.</p>
<p><b>Section 7.1 – Paying your premium</b></p> <p>This update refers to content on page 44 of the <i>PDS dated 2 June 2021</i>.</p>	<p><b>In the Premiums Section, '7.1 Paying your premium' clause 1 has been deleted and replaced with:</b></p> <ol style="list-style-type: none"> <li>1. The premium is payable when you take out a new policy and when your policy is renewed or replaced in accordance with the 'Automatic renewal or replacement of your policy' section.</li> </ol>
<p><b>Section 11 – DIRECT DEBIT REQUEST SUMMARY</b></p> <p>This update refers to content on page 52 of the <i>PDS dated 2 June 2021</i>.</p>	<p><b>The following is deleted:</b></p> <p><i>When you provide us with your bank details, you are instructing us to directly debit the relevant premiums calculated by us from your nominated account.</i></p> <p><b>It is replaced with:</b></p> <p>When you provide us with your nominated credit card or bank account details, we use these to directly debit the premium calculated by us from that card or account. Unless you opt out of the automatic renewals or Replacement Policy process or tell us that you don't want to renew your policy, we'll deduct/charge the premium from your nominated credit card or bank account.</p>

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

If you have any questions regarding this change, you can contact us either via phone: 1300 855 160 or via email: [petsecure@petsure.com.au](mailto:petsecure@petsure.com.au).

This document is issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL No. 241436.

This SPDS was prepared on 24 April 2026.

## 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 following Product Disclosure Statement (PDS).

Title of Booklet	Effective Date
Petsecure Pet Insurance Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide	PDS dated 2 June 2021

This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG is effective from 24 April 2026.

Section	Description of change
<p><b>Financial Service Guide</b></p> <p>This update refers to content on page 53 of the <i>PDS dated 2 June 2021</i>.</p>	<p><b>Replace the first two paragraphs in this section with:</b></p> <p>Hollard and PetSure are responsible for this FSG as it relates to the financial services provided by them. This FSG provides you with information about the financial services that they provide in relation to Petsecure (to help you decide whether or not to use those services) as well as information on how they are remunerated in relation to the services, how they deal with complaints and how they can be contacted.</p> <p>In this FSG:</p> <ul style="list-style-type: none"> <li>• <b>Hollard</b> means The Hollard Insurance Company Pty Ltd.</li> <li>• <b>WaldenWood</b> means WaldenWood Group Pty Ltd.</li> <li>• <b>PetSure</b> means PetSure (Australia) Pty Ltd.</li> <li>• <b>You</b>, and <b>your</b> means the applicant for a Petsecure policy and, if a policy is issued, the insured.</li> </ul> <p>Petsecure Pet Insurance is insured by Hollard and administered by PetSure. Full details about these companies are given at the start of this booklet on page 3.</p> <p>The Petsecure PDS including the Policy Terms and Conditions are set out in this booklet. The Petsecure PDS contains information on the benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to purchase it or not. Before you acquire the product, you should read the PDS carefully and use it to decide whether to purchase the product.</p>
<p><b>About Hollard, WaldenWood, PetSure and other relevant persons/ organisations</b></p> <p>This content replaces the content and heading on page 53 of the <i>PDS dated 2 June 2021</i>.</p>	<p><b>About Hollard, PetSure, WaldenWood and other relevant persons/ organisations</b></p> <p><b>Hollard</b> is an Australian Financial Services Licensee (AFSL 241436) authorised to provide advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. Hollard is the insurer and issuer of Petsecure policies. In providing the financial services set out in this FSG Hollard does not provide personal advice and does not act for you.</p> <p><b>PetSure</b>, a related body corporate of Hollard, is an Australian Financial Services Licensee (AFSL 420183) and is authorised to provide advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. It administers pet insurance policies on behalf of the insurer Hollard and determines, on behalf of Hollard, whether a policy can be issued to you by Hollard. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel these policies on behalf of Hollard as if it were Hollard. PetSure's authority is subject to the limits of authority agreed with Hollard. PetSure does not act for you. PetSure has also been appointed by Hollard as its agent to manage, administer and settle claims made under Petsecure policies. This means PetSure makes decisions about claims on behalf of Hollard. In providing the financial services set out in this FSG PetSure does not provide personal advice and does not act for you.</p> <p><b>WaldenWood</b> no longer holds an Australian Financial Services Licence and is not authorised to provide financial services in relation to this product. Under an arrangement with PetSure, WaldenWood will continue to receive commission on the renewal of Petsecure Pet Insurance policies for a period of 3 years.</p>

<p><b>How each party is paid for its services</b></p> <p>This content replaces the content on page 54 of the <i>PDS dated 2 June 2021</i>.</p>	<p><b>How each party is paid for its services</b></p> <p>When you purchase a Petsecure policy, you pay the premium to Hollard (the policy issuer) for the product. This amount is provided to you before the product is purchased.</p> <p>Between December 2025 to December 2027, WaldenWood, under an arrangement with PetSure, will receive a commission of:</p> <ul style="list-style-type: none"> <li>• Either \$19.00 or \$69.00 per policy (depending on the product) on the renewal of Petsecure Pet Insurance policies for pets under 14 years of age; or</li> <li>• No commission on Petsecure Pet Insurance policies for pets aged 14 years of age and over.</li> </ul> <p>PetSure may receive administration and collection fees together with a portion of the underwriting profit from Hollard (the policy issuer), if any, for administering this policy.</p> <p>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.</p> <p>You can request particulars about remuneration (including commission) or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after you have been given this booklet and before the relevant financial service has been provided to you by them. The contact details for each are set out below.</p> <p><b>WaldenWood</b>  <b>Mail:</b> WaldenWood Group Pty Ltd (WaldenWood)  PO Box 106, Paddington, NSW 2021</p> <p><b>PetSure</b>  <b>Mail:</b> PetSure (Australia) Pty Ltd  Locked Bag 9021, Castle Hill, NSW 1765</p>
<p><b>Compensation Arrangements</b></p> <p>This content replaces the content and heading on page 55 of the <i>PDS dated 2 June 2021</i>.</p>	<p><b>Compensation arrangements</b></p> <p>The Corporations Act 2001 (Cth) requires Australian financial services licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of that Act, unless an exemption applies. Those arrangements include a requirement that the licensee hold professional indemnity insurance cover. Both Hollard and PetSure are exempt from this requirement because they are insurance companies supervised by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements under insurance legislation regulated by APRA.</p> <p>Refer to the "Financial Claims Scheme and Compensation Arrangements" section on page 25 in the PDS for further information on Hollard's compensation arrangements.</p> <p><b>Conflicts of interest</b></p> <p>We take any potential and actual conflicts of interest seriously and have a conflict of interest policy. Conflicts of interest are circumstances where some or all of your interests are or may be inconsistent with or diverge from some or all of our interests. We manage conflicts of interest through controls, disclosure, and avoidance. We also provide training to our employees to identify conflicts of interest and encourage the early reporting of potential conflicts of interests.</p>

This SFSG has been prepared by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) (Hollard), and PetSure (Australia) Pty Ltd (ABN 95 075 949 923, AFSL 420183) (PetSure) in so far as it relates to the financial services provided by them. It is authorised for distribution by Hollard.

This SFSG was prepared on 24 April 2026.