

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
Pet Insurance Australia Accident Cover, Major Medical & Comprehensive Cover	1 December 2020

This SPDS must be read together with the above PDS. 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	<i>Description of change</i>
Where applicable	All references to <i>"Duty of Disclosure"</i> are deleted and replaced with <i>"Your duty to take reasonable care not to make a misrepresentation"</i> .
Table of Contents	<p>"Section 5 – Routine Care" has been updated to:</p> <p><i>"Section 5 – Non-insurance Benefit (Routine Care)"</i></p>
Frequently Asked Questions (Page 6)	<p>In the FAQ <i>"What levels of cover are offered by Pet Insurance Australia?"</i> all text in the Major Medical bullet point has been deleted and replaced with the following:</p> <ul style="list-style-type: none"> • <i>Major Medical:</i> <i>Our most comprehensive plan that covers eligible Vet Expenses for your Pet suffering any Illness or Specified Accidental Injury, as long as it isn't a General Exclusion. Routine Care is an optional non-insurance benefit which is available as part of this plan and provides a contribution towards a range of preventative health Treatments up to the Routine Care limits.</i>
Frequently Asked Questions (Page 7)	<p>The FAQ <i>"What is a Pre-existing Condition?"</i> is deleted and replaced with:</p> <p><i>What is a pre-existing condition?</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></p> <p><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></p> <p><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></p>

	<p>Please note, the examples set out below the heading Examples of Pre-existing Condition claims remain unchanged apart from example 2 under A pre-existing Temporary condition that is covered is replaced with:</p> <p>2. <i>Your Pet had a case of demodectic mange 18 months prior to the Commencement Date of the First Policy Period. The Condition is resolved after your Pet receives Treatment. Two years into the policy, your Pet contracts another case of demodectic mange.</i></p> <p><i>This claim would be eligible for benefits because:</i></p> <ul style="list-style-type: none"> • <i>The first Condition was a Temporary Condition that is normally resolved with Treatment and is not on the list of excluded Conditions in that definition.</i> • <i>Your Pet did not have demodectic mange, or show any noticeable signs, symptoms or abnormality in relation to that Condition for more than an 18-month period.</i> • <i>The Condition was not specifically excluded in the PDS.</i>
<p>Frequently Asked Questions (Page 9)</p>	<p>The FAQ ‘<i>Will I have lifelong cover for my Pet?</i>’ is deleted and replaced with:</p> <p><i>Will I have lifelong cover for my Pet?</i> <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). You can apply for Cover as long as your Pet is over eight weeks old and younger than nine years.</i></p>
<p>Frequently Asked Questions (Page 10)</p>	<p>The FAQ ‘<i>What is an exclusion?</i>’ has been deleted and replaced with:</p> <p><i>What exclusions exist?</i> <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 Major Medical Cover is purchased, which includes Routine Care, 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>Frequently Asked Questions (Page 10)</p>	<p>The FAQ “<i>What kind of Vet Consultations can I claim under my policy?</i>” has been deleted and replaced with:</p> <p><i>What kind of Vet Consultations am I covered for?</i> <i>You can claim for Consultations in relation to conditions covered by your policy. For example, under the Accident Cover you can claim for Consultations in relation to Specific Accidental Injuries (See ‘Section 2 – Specified Accidental Injury’) If you’ve selected Comprehensive or Major Medical Cover, you can claim for Consultation fees in relation to any eligible Specified Accidental Injury or Illness Condition.</i></p> <p><i>Please note that Routine health checks and vaccination visits are not coverable under your policy, unless you Major Medical Cover with Routine Care, which is a non-insurance benefit available as part of this cover, as shown on your Certificate of Insurance.</i></p> <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>Frequently Asked Questions (Page 11)</p>	<p>The following is added to the end of the “Can I seek pre-approval of my Pet’s upcoming Treatment?” FAQ:</p> <p>Note: pre-approvals are not mandatory and not required in order to make a claim under your policy.</p>
<p>Frequently Asked Questions (Page 11)</p>	<p>The FAQ “What is a temporary condition?” has been deleted and replaced with:</p> <p>What is a temporary condition? 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.</p>
<p>Product Disclosure Statement (Page 12)</p>	<p>The last paragraph in “Product Disclosure Statement” 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>Duty of Disclosure (Page 13)</p>	<p>Under the heading “Your Duty of Disclosure” the heading and entire section have been deleted and replaced as follows:</p> <p>Your Duty To Take Reasonable Care Not To Make A Misrepresentation <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>Your duty to take reasonable care not to make a misrepresentation when you enter into the contract with us for the first time <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> <p><i>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.</i></p> <p><i>If any of our questions are not clear to you and you need help, please contact us.</i></p>

	<p>Your duty to take reasonable care not to make a misrepresentation when you renew, vary, extend or reinstate the contract</p> <p><i>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.</i></p> <p><i>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.</i></p> <p><i>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.</i></p> <p><i>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.</i></p> <p>If you do not comply with your duty to take reasonable care not to make a misrepresentation</p> <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>Calculating your premium (Page 13)</p>	<p>Under “Calculating your premium” the first paragraph has been updated with the following:</p> <p><i>Your premium is calculated when your Pet Insurance Australia 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 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>Cooling off period (Page 14)</p>	<p>Under the heading ‘<i>Cooling off period</i>’ the entire section has been deleted and replaced with:</p> <p><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 Pet Insurance Australia 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 -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’.</i></p> <p><i>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>Code of Practice (Page 16)</p>	<p>Under the heading “Code of Practice (Code)” the last sentence has been deleted and replaced as follows:</p> <p>You can obtain a copy of the Code from the Insurance Council of Australia website at www.insurancecouncil.com.au</p>
<p>If you have a complaint (Page 17)</p>	<p>Under the heading “If you have a complaint” the entire section has been deleted and replaced as follows:</p> <p><i>If you have a complaint</i> <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><i>1 – Immediate Response</i> <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><i>Phone:</i> 1800 043 552 (Weekdays <i>Between 8:30am and 8:00pm AEST (except public holidays)</i></p> <p><i>Writing:</i> Customer Service Complaints <i>Pet Insurance Australia 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 complaint or enquiry will be dealt with by someone with appropriate authority.</i></p> <p><i>2 – Internal Dispute Resolution</i> <i>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.</i></p> <p><i>3 – External Dispute Resolution</i> <i>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.</i></p>

	<p><i>AFCA is an independent dispute resolution service provided free of charge. You may contact AFCA at: Australian Financial Complaints Authority (AFCA),</i></p> <p><i>Mail: GPO Box 3, Melbourne VIC 3001</i></p> <p><i>Phone: 1800 931 678</i></p> <p><i>Website: www.afca.org.au</i></p> <p><i>Email: info@afca.org.au</i></p>
<p>Policy Terms and Conditions (Page 19)</p>	<p>In “<i>The Pet Insurance Australia Policy</i>” section, the second paragraph is deleted 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 or cancellation provisions of the policy as explained in ‘Section 8 – 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>Automatic renewal of your policy (Page 19)</p>	<p>Replace this section with the following:</p> <p><i>Automatic renewal of your policy</i></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 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 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 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>Section 1 – Definitions (Page 21)</p>	<p>The header summary has been deleted and replaced with:</p> <p><i>When interpreting these Policy Terms and Conditions:</i></p> <ul style="list-style-type: none"> <i>• References to the singular include the plural and vice versa, and to the masculine include the feminine and vice versa;</i> <i>• Monetary references are in Australian dollars; and</i> <i>• A reference to any legislation contained in the policy includes any amendment, replacement, re-enactment or successor legislation.</i>

<p>Section 1 – Definitions (Page 21)</p>	<p>In the Definitions section, the definition of ‘Accident’ has been deleted and replaced as follows:</p> <p>Accident means:</p> <ul style="list-style-type: none"> • <i>A single event which is unexpected and unintended by you; and</i> • <i>Is independent of any Illness or any Pre-existing Condition.</i>
<p>Section 1 – Definitions (Page 27)</p>	<p>In the Definitions section, the definition of ‘Pre-existing Condition’ has been deleted and replaced as follows:</p> <p><i>Pre-existing Condition 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.</i></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"> • <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> • <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> <p><i>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.</i></p>
<p>Section 1 – Definitions (Page 26)</p>	<p>In the Definitions Section, the definition of ‘Vet Expenses’ has been deleted and replaced as follows:</p> <p>Vet Expenses <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 the circumstances in which the Treatment was provided.</i></p>
<p>Section 3 Illness cover (Page 28)</p>	<p>Section “3.2 When you are not covered” has been deleted and replaced with the following:</p> <p><i>We will not pay any Vet Expenses attributable to or resulting from:</i></p> <ol style="list-style-type: none"> 1. <i>any disease that affects dogs or cats that is subject of a biosecurity emergency declaration under the Biosecurity Act 2015 (Cth)</i> 2. <i>any flea / tick / worm preventative Treatments or measures (e.g. tick baths, sprays, intestinal worming products etc.)</i> 3. <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"> a. <i>vaccination reactions;</i> b. <i>desexing procedure complications; and</i> c. <i>reactions to flea/tick/worm control products</i> 4. <i>any of the excluded matters listed in 'Section 6 - General Exclusions'</i>

Section 5 – Routine Care (Page 31)	This section heading has been updated to Section 5 –Non-insurance benefit) (Routine Care)
Section 5 – Routine Care (Optional non-insurance benefit) (Page 31)	The first paragraph under section “5.1.1 What you are covered for” has been deleted and replaced with: 5.1 What you are covered for <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.</i>
Section 6 – General Exclusions (Page 32)	In the General Exclusions Section the following point has been deleted and replaced with: 9. Expenses in relation to policy exclusions 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>
Section 7 – Premiums (Page 34)	Under Section “7.1 Paying your premium” the following clause has been deleted: 3. <i>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.</i>
Section 7 – Premiums (Page 34)	Under Section “7.2 Paying on the due date” the following clause has been deleted: 1. <i>Your policy will not operate until you have paid your premium (or your first instalment if you have elected to pay by instalments).</i>
Section 8 – Cancellations (Page 35)	Under ‘Section 8 – Cancellations’ the entire section has been deleted and replaced as follows: Section 8 – Cancellations 8.1 Cancellation by you <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> <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> <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. 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> 8.2 Cancellation by us <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</i>

	<p><i>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>Section 7.2 – How to make a claim (Page 37)</p>	<p>The following link https://petinsuranceaustralia.com.au/portal has been deleted and replaced with:</p> <p>https://petportal-petinsuranceaustralia.petsure.com.au</p>
<p>Section 9.3 – Important claim information (Page 37)</p>	<p>The following clause under section “9.3 – <i>Important claim information</i>” has been deleted:</p> <p><i>8. You agree that we have the right to decline to process a claim where you or your Vet refuse or are unable to provide information reasonably requested by us in order to process your claim.</i></p>
<p>Section 9.4 – Processing of your claim (Page 38)</p>	<p>The following has been added as a new clause under section “9.4 – <i>Processing of your claim</i>”:</p> <p><i>8. You agree that we have the right to decline to process a claim where you or your Vet refuse or are unable to provide information reasonably requested by us in order to process your claim.</i></p>
<p>Financial Services Guide (Page 44)</p>	<p>Under the section “<i>How each party is paid for their services</i>” a new paragraph has been added below 'PetSure receives a portion of the underwriting profit, if any, for administering Pet Insurance Australia Insurance 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>

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

SPDS prepared on 12/08/2021