

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 Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide booklet for the following products:

Combined Policy Booklet	Effective Date
Pet Insurance Australia Accident Cover, Major Medical & Comprehensive Cover	1 December 2020
Pet Insurance Australia Pet Basic & Pet Essentials Cover	

This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG was prepared on 13 December 2021.

1. Claims Handling and Settling Services

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.

The following section has been inserted in addition to the wording under the heading **About Hollard, Pet Insurance Australia Pty Ltd, 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. Appointment of ASTIA Australia Pty Ltd

Effective 3 December 2021 PetSure (Australia) Pty Ltd has appointed ASTIA Australia Pty Ltd as its authorised representative.

Where applicable, all references to 'Contact 121', 'Contact 121 Pty Ltd' and '(AR No. 1263884)' are deleted and replaced with:

ASTIA Australia Pty Ltd (ABN 44 618 934 393, AR no. 1294261)

3. How each party is paid for its services

The sixth paragraph under the heading 'How each party is paid for its services' has been deleted and replaced with:

Pet Insurance Australia will pay ASTIA Australia Pty Ltd on a time basis for the costs associated with providing the service, including for set-up and operational costs, telecommunication charges and the costs associated with training and engaging call centre consultants. ASTIA Australia Pty Ltd consultants are paid by ASTIA Australia Pty Ltd on an annual salary. The payments to ASTIA Australia Pty Ltd and its consultants are not additional charges to you and are not in addition to the total premium you pay.

This SFSG has been prepared by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436), and PetSure (Australia) Pty Ltd (ABN 95 075 949 923, AFSL 420183) in so far as it relates to the financial services provided by them. It is authorised for distribution by Pet Insurance Australia Pty Ltd (ABN 85 113 507 850, AR No. 326233) by its authorising licensee PetSure (Australia) Pty Ltd.

If you have any questions regarding any of these changes you can contact us on 1800 043 552 or via pia@petsure.com.au.