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	Pet Insurance Australia Accident Cover, Major Medical & Comprehensive Cover Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide
Effective Date	PDS dated 1 December 2020 SPDS dated 5 October 2021

This SPDS must be read together with the PDS and other SPDS documents for the product(s) you hold, and the relevant ASIC Instrument (available on our website). This SPDS is effective from 22 October 2025.

You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS or SPDS or if you need help locating the ASIC Instrument.

Issuer details This update refers to the *PDS dated 1 December 2020.*	**Hollard's address is updated to the following:** Level 5, 100 Mount St, North Sydney, NSW 2060
This update refers to the *PDS dated 1 December 2020.*	**All references to 'Automatic renewal of your policy' are replaced with 'Automatic renewal or replacement of your policy'. This change applies to:** • The table of contents • The section heading 'Automatic renewal of your policy' • Any references to 'Automatic renewal of your policy' throughout the PDS
Introduction, In addition,	**Delete and replace this section with the following:** **In addition, references to:**

references to: This content replaces the content in page 6 of the *PDS dated 1 December 2020.*	» **we**, **our**, **us**, **insurer** and **Hollard**, mean The Hollard Insurance Company Pty Ltd. » for replacement policies, **we**, **our**, **us**, **insurer** and **PetSure**, mean PetSure (Australia) Pty Ltd. » **you** and **your** mean the applicant for a Pet Insurance Australia policy and, if a policy is issued, the insured.
Frequently Asked Questions – Will I have lifelong Cover for my Pet? This update refers to the content on page 9 of the *PDS dated 1 December 2020 and page 3 of the SPDS dated 5 October 2021.*	**Delete this FAQ** **“Will I have lifelong Cover for my Pet?”**
Product Disclosure Statement (PDS) Your privacy This content replaces the content on pages 14-16 of the *PDS dated 1 December 2020.*	**Delete and replace this section with the following:** **Your privacy** We are committed to handling your personal information responsibly, in accordance with our Privacy Policy and the Australian Privacy Principles. When we collect personal information from you, we will provide you with a Privacy Collection Notice which tells you how your personal information is collected, used and disclosed in relation to your Pet Insurance Australia policy.

	You can visit our website to view or obtain a copy of our Privacy Policy or contact us at: **Pet Insurance Australia** Phone: 1800 043 552 Email: pia@petsure.com.au Website: petinsuranceaustralia.com.au **PetSure** Phone: (02) 9842 4800 Email: privacy@petsure.com.au Website: www.petsure.com.au **Hollard** (only applies to renewals of policies first issued before 8 May 2023) Phone: (02) 9253 6600 Email: privacy@hollard.com.au Website: www.hollard.com.au
Policy Terms and Conditions – The Pet Insurance Australia Policy This update refers to page 19 of the *PDS dated 1 December 2020 and page 10 of the SPDS dated 5 October 2021.*	**Replace the first paragraph after the bullet list with the following:** 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 on page 14 or due to the operation of the cancellation provisions of the policy as explained in 'Section 8 – Cancellation' on page 35. 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 on page 19. In the event that we no longer issue this Pet Insurance Australia product, we may 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.
Policy Terms and Conditions – Automatic renewal of your policy This content replaces the content and heading on pages 19-20 of the *PDS dated 1 December 2020 and page 10 of the SPDS dated 5 October 2021.*	**Replace the entire "*Automatic renewal of your policy*" section with the following:** **Automatic renewal or replacement of your policy** **Annual renewal of your policy** As long as we continue to provide the 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*. 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. ***Replacement policy* process** **For policies issued by Hollard only** In the event that Hollard no longer issues this Pet Insurance Australia product, Hollard may arrange for PetSure to provide you with an offer of a *replacement policy*, together with its applicable terms and conditions for you to consider. The *replacement policy* will automatically commence when your issued policy is due to expire unless you instruct us beforehand otherwise. **For policies issued by PetSure only** In the event that PetSure no longer issues this Pet Insurance Australia product, PetSure may arrange to provide you with an offer of a *replacement policy*, together with its applicable terms and conditions for you to consider. The *replacement policy* will automatically commence when your issued policy is due to expire unless you instruct us beforehand otherwise.

	For all renewals and *replacement policies* 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. 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. Any renewal or *replacement policy* offer notice you receive will also remind you: • that you can opt out of the automatic renewal or automatic *replacement policy* process at any time in the future; • to check the information we have on your *certificate of insurance* is correct; and • to review your insurance *cover* to consider if the policy limits and level of *cover* is still right for you. 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 renewal or *replacement policy* issuer) or Hollard (if it is the renewal issuer) will deduct/charge the premium from your nominated account or credit card on any automatic renewal or replacement policy, as applicable. See the 'Paying your premium' section for more information. **Your premium** Every year, we'll notify you of the changes to your annual premium. We review the cost of everyone's insurance, taking account of a range of factors.

	These are set out under the ‘How we calculate your premium’ section.
Section 1 - Definitions This update refers to page 21 of the *PDS dated 1 December 2020.*	**Add new definition:** **Replacement policy** means a Pet Insurance Australia policy that is issued by PetSure in accordance with the replacement policy process (see ‘Automatic renewal or replacement of your policy’ section) when the product is no longer issued by Hollard.
Section 7.1 - Paying your premium This update refers to page 34 of the *PDS dated 1 December 2020.*	**In the Premiums Section, ‘7.1 Paying your premium’ clause 1 has been deleted and replaced with:** 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 on page 19.

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

This SPDS was prepared on 22 October 2025.

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	Pet Insurance Australia Accident Cover, Major Medical & Comprehensive Cover Combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide
Effective Date	PDS dated 1 December 2020
Preparation Date	SFSG dated 13 December 2021

This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG is effective from 22 October 2025.

This update replaces the “Financial Services Guide (FSG)” section on pages 42-44 of the *PDS dated 1 December 2020* and replaces all the *SFSG dated 13 December 2021.*

Financial Services Guide (FSG)

This Financial Services Guide, or FSG, informs you about the financial services provided by the organisations associated with Pet Insurance Australia. It also tells you how each is paid for their services, how complaints are dealt with, and how each organisation can be contacted.

In this FSG:

- PetSure means PetSure (Australia) Pty Ltd.
- Hollard means The Hollard Insurance Company Pty Ltd.
- Pet Insurance Australia means Pet Insurance Australia Pty Ltd.
- You, and your means the applicant for a Pet Insurance Australia policy and, if a policy is issued, the person insured.

Renewals of Pet Insurance Australia policies are issued by Hollard.

Replacement policies and their subsequent renewals are issued by PetSure.

The organisations associated with this insurance product

Policies issued by PetSure

PetSure is an Australian Financial Services Licensee (AFSL 420183) authorised to provide general advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. PetSure is the insurer and issuer of Pet Insurance Australia policies entered into for the first time from 8 May 2023 including *replacement policies* and their subsequent renewals. In providing the financial services set out in this FSG, PetSure does not provide personal advice and does not act for you.

Pet Insurance Australia is an Authorised Representative (Number 326233) of PetSure and is authorised to deal in and provide general advice on behalf of PetSure regarding certain general insurance products issued by PetSure, including Pet Insurance Australia policies. Pet Insurance Australia distributes, promotes and arranges Pet Insurance Australia policies and is paid a commission and other benefits for doing so. Pet Insurance Australia policies are arranged on behalf of PetSure. When you apply for a Pet Insurance Australia policy, Pet Insurance Australia will tell you about the product and collect certain information from you that will be used by PetSure to determine, whether a Pet Insurance Australia policy can be issued to you by PetSure. Pet Insurance Australia does not act for you and does not provide personal advice about Pet Insurance Australia policies.

As the insurer and issuer of Pet Insurance Australia policies, only PetSure can issue, vary and cancel those policies.

Policies issued by Hollard

Hollard 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 renewals of Pet Insurance Australia policies first issued before 8 May 2023. In providing the financial services set out in this FSG, Hollard does not provide personal advice and does not act for you.

PetSure is an Australian Financial Services Licensee (AFSL 420183) authorised to provide general advice and deal, as well as provide claims handling and settling services, in relation to all general insurance products. In providing the financial services set out in this FSG, PetSure does not provide personal advice and does not act for you.

For Hollard issued policies, PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel policies on behalf of Hollard as well as manage, administer and settle claims as if it were Hollard, subject to the limits of authority agreed with Hollard.

Pet Insurance Australia is an Authorised Representative (Number 326233) of PetSure and is authorised to deal in and provide general advice on behalf of PetSure regarding certain general insurance products issued by Hollard, including Pet Insurance Australia policies.
Pet Insurance Australia distributes, promotes and arranges Pet Insurance Australia policies and is paid a commission and other benefits for doing so. Pet Insurance Australia policies are arranged on behalf of Hollard. When you apply for a Pet Insurance Australia policy, Pet Insurance Australia will tell you about the product and collect certain information from you that will be used by PetSure to determine, on behalf of Hollard, whether a Pet Insurance Australia policy can be issued to you by Hollard. Pet Insurance Australia does not act for you and does not provide personal advice about Pet Insurance Australia policies.

As the insurer and issuer of Pet Insurance Australia policies, only Hollard can issue, vary and cancel those policies through an arrangement with PetSure, as explained above.

How we're paid for our services

When you are issued a Pet Insurance Australia policy you pay the premium to the policy issuer for the product.

Pet Insurance Australia may receive a commission of up to 38% of the net premium (this is the premium less any government taxes and charges) for pets younger than 9 years old, for distributing Pet Insurance Australia policies. This commission is used by Pet Insurance Australia to cover costs associated with the marketing and distribution of this product to you and may include any referral fees to people or organisations that refer new customers to Pet Insurance Australia.

PetSure may receive an activity payment directly from Pet Insurance Australia for retention and support services in connection with Pet Insurance Australia policies. The amount of that activity payment is time based and will be calculated taking into account time spent handling retention related calls. The payments to PetSure are not additional charges to you and are not in addition to the total premium you pay.

For Hollard issued policies, PetSure receives from Hollard (the policy issuer) a portion of the underwriting profit, if any, for administering Pet Insurance Australia policies. You can request more details about remuneration or other benefits from the relevant entity providing the relevant financial service. However, the request must be made within a reasonable time after you've been given this booklet and before the relevant financial service has been provided to you by them.

Our Contact details are on the last page of this booklet.

Our compensation arrangements

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.

As insurers, 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.

In accordance with section 912B of the Corporations Act, Pet Insurance Australia has Professional Indemnity Insurance in place which extends to claims in relation to it acting as an authorised representative of PetSure and its employees or representatives, past or present, are negligent in providing financial services on behalf of PetSure.

Conflicts of interest

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.

Giving us instructions

You can instruct us through the Pet Insurance Australia customer service team by post, phone or email. Our Contact details are on the last page of your PDS.

Your privacy

Refer to the 'Your privacy' section of the PDS and any Privacy Collection Notice provided to you for further information on what we do with your information.

How to make a complaint

Refer to the 'If you have a complaint' section in the PDS for further information on how complaints are dealt with.

Authorised for issue

Policies issued by PetSure
This FSG was prepared by Pet Insurance Australia and PetSure (as it relates to the financial services provided by PetSure) on 22 October 2025.

Policies issued by Hollard
This FSG was prepared by Hollard, Pet Insurance Australia and PetSure (as it relates to the financial services provided by each of them) on 22 October 2025.
It has been authorised for distribution by Hollard.

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 22 October 2025.