

## Supplementary Product Disclosure Statement (SPDS)

(Notice of Changes & Amendments)

Effective Date: **12 March 2014**

This notice sets out important changes, additions and deletions made to the combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG) for Petinsurance.com.au dated 15 November 2011 and should be read in conjunction with the SPDS dated 1 September 2013. It is important that you read this SPDS and the policy booklet together to familiarise yourself with the policy terms and conditions as they now apply. Please contact us on 1300 855 663 if you would like a more detailed explanation of how these changes affect your cover.

### SPDS

Section	Change Action	Description of Change
14 day cooling off period	Change to the "cooling off" period	The combined PDS FSG is amended by replacing all references of 14 days with 21 days within the "14 day cooling off period" section. Heading changed to "21 day cooling off period".
Your Privacy	Replacement section	<p>The combined PDS FSG is amended by replacing the existing "Your Privacy" section with the following:</p> <p><b>Your Privacy</b></p> <p>Hollard, BS Media and PetSure (each a "Recipient" and referred to as "we", "us" or "our" in this Privacy section) are subject to the Australian Privacy Principles under the Privacy Act (Cth) 1988.</p> <p>In connection with each Recipient:</p> <ul style="list-style-type: none"> <li>• personal information is collected in various ways, including via telephone, our website, hard copy forms or email. Whenever you deal with us we will collect this information directly from you unless it is unreasonable or impracticable for us to do so. In some instances we may collect your information from someone else. This may include our authorised representatives, our distributors or referrers, agents or related entities, veterinary service providers, another party involved in a claim, family members, anyone you have authorised to deal with us on your behalf, and/or our legal or other advisers;</li> <li>• personal information is collected that is reasonably necessary in order for us to provide and offer you our products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance you request of us, maintaining and administering our products and services (for example processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments); processing your survey or questionnaire responses; market research and the collection of general statistical information using common internet technologies such as cookies; providing you with marketing information regarding other products and services (of ours or a third party); quality assurance and training purposes; performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting your information;</li> <li>• if you do not consent to us collecting and using, or disclose all or some of the personal information we request, we may not be able to provide you with our products or services, such as processing your application for insurance, your claim or any payment due to you. It may also prevent us from maintaining or administering your policy or the provision of information regarding our products or services or those of any third party;</li> <li>• we may collect your personal information so that we or our related entities or other third parties with whom we have a relationship can develop or offer you products and services which we believe may be of interest to you, but will not do so if you tell us not to by contacting us (our contact details are provided below);</li> <li>• where appropriate, we will disclose your information to our related entities and third parties who provide services to us or on our behalf, including our authorised representatives, distributors or referrers, mailing houses and marketing companies, insurance reference bureaus, reinsurers, credit providers, external IT service providers, other insurance providers and advisers. In the case of claims (or likely claims) it may be disclosed to persons involved in the claim, veterinary service providers, external claims data collectors and verifiers. Your personal information may also be disclosed to the Financial Ombudsman Service or other dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law;</li> <li>• your personal information may also be disclosed to some of our service providers who are located overseas including the Philippines. Our contracts with these service providers include an obligation for them to comply with Australian privacy law and our Privacy Policy.</li> </ul> <p>You consent to the use and disclosure of your personal information as set out in this section. Your consent applies whether you become or remain the insured unless you tell us otherwise by contacting us. You can read more about how we collect, use and disclose your personal information or how to make a complaint about a breach of the Australian Privacy Principles in our Privacy Policy which is available on our website or you can request a copy. If you wish to gain access to your personal information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please contact the Privacy Officer at:</p> <p><b>Hollard</b>  Telephone: 13 19 48  Email: <a href="mailto:privacy@hollard.com.au">privacy@hollard.com.au</a>  Mail: The Hollard Insurance Company Pty Ltd  PO Box 199,  Chatswood, NSW 2057  Website: <a href="http://www.hollard.com.au">www.hollard.com.au</a></p> <p><b>petinsurance.com.au</b>  Telephone: 1300 855 663  Email: <a href="mailto:customerservice@petinsurance.com.au">customerservice@petinsurance.com.au</a>  Mail: <a href="http://petinsurance.com.au">petinsurance.com.au</a>  Locked Bag 9021,  Castle Hill, NSW 1765  Website: <a href="http://www.petinsurance.com.au">www.petinsurance.com.au</a></p> <p><b>PetSure</b>  Telephone: (02) 9842 4800  Email: <a href="mailto:privacy@petsure.com.au">privacy@petsure.com.au</a>  Mail: PetSure (Australia) Pty Ltd  Locked Bag 9021,  Castle Hill, NSW 1765  Website: <a href="http://www.petsure.com.au">www.petsure.com.au</a></p>