

Supplementary Product Disclosure Statement ("SPDS")
 (Notice of Policy Changes & Amendments)
 Effective Date: 30 June 2019

This notice sets out an important change made to the combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide for the Vet Options Vet Basic Pet Insurance Policy dated 1 June 2018. 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.

Section	Description of change
Duty of Disclosure (page 13)	<p>Replace text under 'If you do not tell us something' with the following: <i>If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and cancel your contract.</i></p>
Calculating your premium (page 14)	<p>Replace entire section with the following: <i>Your premium is calculated when your Petinsurance.com.au Pet Insurance policy begins, and at each policy anniversary (and if you vary or extend cover) and is printed on the relevant Certificate of Insurance.</i></p> <p><i>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).</i></p> <p><i>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, the Benefit Percentage applicable to the Cover you have chosen, where you and your Pet permanently live, your age and the species, breed, gender of your Pet, the current age of your Pet, the age you first insured 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" on page 20.</i></p> <p><i>The amount you pay includes allowances for government fees, taxes and charges (including stamp duty and GST). You can ask us for further information.</i></p> <p><i>Minimum premiums and discounts/entitlements may apply, subject to certain criteria. Discounts/entitlements/ premiums may be rounded up or down and only apply to the extent any minimum premium is not reached. They are also applied in a predetermined order (excluding amounts for government taxes and charges) as reduced by any prior applied discounts/entitlements. They are applied to the base premium calculated prior to any taxes being added.</i></p>
Your Privacy (page 15-16)	<p>Replace all references to 'Financial Ombudsman Service' with 'Australian Financial Complaints Authority (AFCA)'.</p>
Code of Practice (page 17)	<p>Replace the following sentence: <i>We are a member of the Insurance Council of Australia and also a signatory of the General Insurance Code of Practice.</i></p> <p>With: <i>Hollard and PetSure are members of the Insurance Council of Australia and also signatories of the General Insurance Code of Practice.</i></p>
If you have a complaint (page 18-19)	<p>Stage 3 of our complaints resolution process is replaced with the following: 3 – External Dispute Resolution <i>In the event that your complaint is not resolved to your satisfaction, or a final response has not been provided within forty-five (45) days, you can refer your matter to the Australian Financial Complaints Authority (AFCA), providing your matter is within the scope of the AFCA Rules. AFCA is an independent dispute resolution service provided free of charge. You may contact AFCA at:</i> <i>Australian Financial Complaints Authority</i> <i>Mail: GPO Box 3, Melbourne VIC 3001</i> <i>Phone: 1800 931 678</i> <i>Website: www.afca.org.au</i> <i>Email: info@afca.org.au</i></p>
Financial Claims Scheme and Compensation Arrangements (page 19)	<p>Replace the third paragraph in this section with the following: <i>If we were to fail and were unable to meet our obligations under your policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at fcs.gov.au.</i></p>

<p>Automatic renewal of your policy (page 20-21)</p>	<p>Replace entire section with the following: <i>We will advise you regarding renewal of your policy prior to the expiration of the current policy, and your renewal premium will also be adjusted accordingly.</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, duration for which your Pet has been insured, 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.</i></p> <p><i>We may also change the terms and conditions of the policy upon renewal to reflect the portion of the risk associated with insuring your Pet.</i></p> <p><i>Note: the Benefit Percentage will decrease on the first renewal after your Pet's 8th birthday.</i></p> <p><i>Unless you notify us otherwise, your Cover will be automatically renewed on the terms contained in the renewal offer and we will deduct/charge the renewal premium from your nominated account/credit card unless you tell us not to. 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>We require you to notify us should you decide not to renew your policy.</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 of Disclosure. If you do not, we may reduce or refuse to pay a claim or cancel the policy.</i></p>
<p>Section 2.1 – Accidental Injury Cover (page 25)</p>	<p>Under 'What we will pay', replace point 1. C) with the following:</p> <p><i>c) an allergic reaction to an insect or spider bite other than tick or flea bites;</i></p> <p>Under 'What we will not pay', replace points 2-5 with the following:</p> <p><i>2. patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, toxicity (other than that resulting from a confirmed snake bite), ingestion of a foreign object and intervertebral disc disease (IVDD) under Accidental Injury Cover no matter how the Condition arises. These Conditions will only be covered (where eligible) under Section 2.2 – Illness Cover on page 26 (and will be subject to the 30 day Waiting Period for Illness Cover);</i></p> <p><i>3. any dental Treatment, including fractured teeth;</i></p> <p><i>4. any Cruciate ligament Conditions;</i></p> <p><i>5. any Consultation fees (the fee charged by your Vet for examining your Pet); or</i></p> <p><i>6. any of the excluded matters listed in Section 4 – General Exclusions on page 27.</i></p>
<p>Section 2.2 – Illness Cover (page 26-27)</p>	<p>Under 'What we will not pay, replace points 2-4 with the following:</p> <p><i>2. an Illness caused by:</i></p> <p><i>a. endoparasites, such as intestinal worms; or</i></p> <p><i>b. ectoparasites, such as ticks (other than a paralysis tick) and fleas, with the exception of skin and ear mites;</i></p> <p><i>3. Treatment of the following irrespective of whether your dog or cat was vaccinated or not:</i></p> <p><i>a. for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or</i></p> <p><i>b. for cats: panleukopenia, chlamydia, feline leukaemia virus (FeLV), feline immuno deficiency virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;</i></p> <p><i>4. any declared widespread pandemic disease that affects dogs or cats;</i></p>
<p>Section 4 – General Exclusions (page 27-30)</p>	<p>Replace exclusions 1-9 with the following:</p> <p>1. Pre-existing Conditions – a Related Condition or a Condition arising within the applicable Waiting Period. Refer to page 22 for definition of Pre-existing Conditions. Also refer to the 'Pre-existing Condition review' section on page 30.</p> <p>2. Consultation fees – the fee charged by your Vet for examining your Pet. Refer to page 23 for Consultation definition.</p> <p>3. Cancer Conditions or Cruciate ligament Conditions.</p> <p>4. Dental Care – dental procedures; dental diseases; gingivitis; Treatment of teeth fractures; teeth cleaning/scaling; orthodontics; removal of deciduous or fractured teeth or any oral disease;</p> <p>5. Certain Treatments & Conditions</p> <p><i>a. any Vet Expense relating to regular, prescription or dietary Pet food or treats, special diets, raw food diets, vitamins, nutraceuticals or mineral supplements, whether recommended by your Vet or not;</i></p> <p><i>b. preventative procedures and Treatments (including, but not limited to, vaccinations, microchipping or flea/tick/worm control);</i></p>

- c. grooming and bathing of your Pet, and injuries sustained (such as lacerations and cuts) while your Pet is being groomed by you or any other person;
- d. non-medicated bathing or grooming products including but not limited to shampoos and conditioners;
- e. medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition covered by your policy;
- f. accessories such as but not limited to - pill poppers, cage hire, crates, bedding and collars;
- g. training, socialisation, therapy and alternative therapies (including, but not restricted to, Consultations and Treatments involving homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic Treatments and/or physiotherapy) whether recommended by your Vet or not;
- h. Treatment for Accidental Injuries or Illnesses that occur while your Pet is used for (or as a direct result of) hunting, commercial or occupational purposes including but not limited to racing, breeding, organised fighting, law enforcement, guarding or pig hunting dogs. Conditions that occur during or as a result of Guide Dog or Assistance Dog duties are exempt from this exclusion;
- i. Treatment of or Conditions attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance);
- j. cell-replacement therapies, including but not limited to stem cell therapy and platelet-rich plasma. This exclusion does not include blood transfusions, which are covered when medically necessary;
- k. a Condition where the diagnosis is inconclusive, but where the Treatment protocol is consistent with a Treatment protocol typically applied to an Accidental Injury or Illness which is not covered (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis);
- l. Treatment for Conditions excluded by the policy and/or due to complications and/or adverse reactions arising from any policy exclusion;
- m. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by us in writing;
- n. the provision of medication(s) for your Pet that covers a period of more than thirty (30) days beyond the policy End Date;
- o. your decision to pursue a course of Treatment other than that which was recommended to you by your Vet unless specifically authorised by us prior to Treatment. For example: ignoring a Vet's recommendation to remove an eye, which then results in extra costs associated with chronic eye issues;
- p. chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet's reproductive organs due to inflammation, infection or cancer;
- q. cryptorchidism (undescended testicles); or
- r. breeding or obstetrics, or Treatment of Conditions arising as a result of breeding or obstetrics.

6. Certain Services & Procedures

- a. transport or boarding expenses other than the benefits provided in 'Section 3 - Emergency Boarding' on page 27, regardless of reason;
- b. ambulance fees and non-essential hospitalisation;
- c. additional costs associated with house calls, phone Consultations and out-of-hours Treatment unless the Vet believes an emergency Consultation was necessary, in which case our liability is limited to the amount that would have been payable had the Treatment been provided at a Vet practice during normal Consultation hours;
- d. genetic/chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes; or
- e. The following items and any associated expenses:
 - i. any trial or experimental procedures and Treatments;
 - ii. organ transplant surgery, open heart surgery, artificial limbs, mitral valve and chordae tendineae replacement surgery and pacemakers;
 - iii. external fixtures (such as wheelchairs);
 - iv. prosthetics (including but not limited to hip replacements and elbow replacements); or
 - v. 3D printing.

7. Elective Treatments and Procedures

- a. routine examinations and health checks, cosmetic procedures, experimental Treatments or therapies, hip and elbow scoring, nail clipping, pre-anaesthetic blood tests, declawing, ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections; and
- b. tail docking and debarking.

8. Your Pet not being protected

Your Pet not being protected due to gross negligence by you or your failure to take all reasonable precautions to protect your Pet from situations that may result in injury or Illness (such as ingestion of hazardous substances) or from aggravating a treated Condition.

	<p>9. Policy Conditions</p> <p>a. <i>any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the policy; or</i></p> <p>b. <i>a Condition specifically excluded on your Certificate of Insurance.</i></p>
Section 5.1 – Paying your premium (page 30)	<p>Replace point 3 with the following:</p> <p><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></p>
Cancellation by us (page 32)	<p>Replace the first paragraph with the following:</p> <p><i>We may cancel your policy where the law allows us to do so. If we cancel your policy, we may refund any money we owe you less any non-refundable statutory fees. If we cancel your policy due to fraud, we may not refund any money to you.</i></p>
Section 7.2 – Important claim information (page 33)	<p>Under ‘Important claim information’:</p> <p>Replace point 5 with the following:</p> <p><i>You agree that your Vet (current or previous) or any other service provider that provided Treatments to your Pet is authorised to release information and/or records to us about your Pet.</i></p>
Section 8 – Fraud (page 35)	<p>Replace points 1-6 with the following:</p> <ol style="list-style-type: none"> 1. <i>we shall not pay the claim;</i> 2. <i>we shall not pay any other claim which has been or will be made under the policy;</i> 3. <i>we may at our option cancel the policy;</i> 4. <i>we may at our option cancel any other pet insurance policies you hold which are issued by Hollard;</i> 5. <i>we may be entitled to reclaim any payments already made to you in respect of such claims;</i> 6. <i>we may not make any refund of premium already paid;</i> 7. <i>we may inform the police of the circumstances; and</i> 8. <i>we may pursue legal proceedings.</i>
Financial Services Guide (FSG) – How each party is paid for its services (page 39)	<p>Replace the text for PetSure with the following:</p> <p><i>PetSure</i> <i>may receive administration and collection fees together with a portion of the underwriting profit, if any, for administering Petinsurance.com.au products.</i></p> <p><i>Our sales agents are paid a salary or wages but do not receive a commission or other payments attributable to the sale of insurance.</i></p>

If you have any questions regarding this change, you can contact us on 1300 855 663 or via: petinsurance@petsure.com.au