

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 Free 30-Day Puppy and Kitten 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 6)	<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>
If you have a complaint (page 8-9)	<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> Australian Financial Complaints Authority <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 9)	<p>Replace with the following: <i>If Hollard 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 www.fcs.gov.au.</i></p>
Section 1 – Definitions (page 11)	<p>Replace the following definitions with:</p> <p>Benefit Limit(s) and Sub-limit(s) mean the applicable amount/s payable in any one Policy Period, in relation to the relevant Cover as specified on your Certificate of Insurance (determined as follows):</p> <ul style="list-style-type: none"> • if a Sub-limit for a particular Cover, item, Condition or Treatment on an individual or per claim basis is specified to apply on your Certificate of Insurance, we will not pay more than that amount (subject also to the overall annual Benefit Limit or other relevant Sub-limit not having been exceeded); and • we will never pay more than the overall annual Benefit Limit specified on your Certificate of Insurance.
Section 2.1 – Accidental Injury Cover (page 14)	<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>
Section 2.2 – Illness Cover (page 15)	<p>Under 'What we will not pay', replace the following exclusions with the following:</p> <ol style="list-style-type: none"> 2. <i>an Illness caused by:</i> <ol style="list-style-type: none"> a. <i>endoparasites, such as intestinal worms; or</i> b. <i>ectoparasites, such as ticks (unless covered under 'Section 2.3 – Paralysis Tick Benefit' which is detailed below) and fleas, with the exception of skin and ear mites;</i> 3. <i>Treatment of the following irrespective of whether your dog or cat was vaccinated or not:</i> <ol style="list-style-type: none"> a. <i>for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or</i> b. <i>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> 4. <i>any declared widespread pandemic disease that affects dogs or cats;</i>
Section 3 – General Exclusions (page 16-18)	<p>Replace exclusions 1-8 with the following:</p> <ol style="list-style-type: none"> 1. Pre-existing Conditions – <i>a Related Condition or a Condition arising within the applicable Waiting Period. Refer to page 12 for definition of Pre-existing Conditions.</i> 2. Dental Care – <i>dental procedures; dental diseases; gingivitis; Treatment of teeth fractures; teeth cleaning/scaling; orthodontics; removal of deciduous or fractured teeth or any oral disease (with the exception of oral tumours).</i> 3. Certain Treatments & Conditions

- 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;
- b. preventative procedures and Treatments (including, but not limited to, vaccinations, microchipping or flea/tick/worm control);
- 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.

4. Certain Services & Procedures

- a. transport or boarding expenses, 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.

5. Elective Treatments and Procedures

- a. routine examinations and health checks, cosmetic procedures, 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.

	<p>6. Your Pet not being protected <i>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.</i></p> <p>7. 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>
<p>Section 4.1 – How to make a claim (page 18)</p>	<p>Under ‘By submitting a claim, you understand that’:</p> <p>Replace point 1 with the following: <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> <p>Add a new point after point 4: <i>Where a Vet submits a claim on your behalf, you agree that the Vet is able to view the outcome and status of that claim and previous claims (where applicable).</i></p>
<p>Insert new Section 6</p>	<p>Section 6 - Fraud <i>It is unfortunate that with all types of insurance, fraud and attempted fraud can occur. We employ sophisticated fraud detection and prevention techniques to ensure we only pay out on genuine claims. By doing this we are protecting the interest of all policyholders and are able to offer a comprehensive policy with competitive premiums.</i></p> <p><i>You must not act in a fraudulent manner. If you or anyone acting for you:</i></p> <ul style="list-style-type: none"> • <i>Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect;</i> • <i>Make a statement in support of a claim knowing the statement to be false in any respect;</i> • <i>Solicit your Vet to behave in a fraudulent manner regarding a claim;</i> • <i>Submit a document in support of a claim knowing the document to be forged or false in any respect; or</i> • <i>Make a claim in respect of any loss or damage caused by your wilful act or with your connivance.</i> <p><i>Then:</i></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>
<p>Financial Services Guide (FSG) – How each party is paid for its services (page 23)</p>	<p>Replace the text for PetSure with the following:</p> <p><i>PetSure</i> <i>receives an administration fee up to a value of \$40.00 for each Free 30-Day Puppy & Kitten Pet Insurance Policy insurance policy administered. This fee is paid by Pet Insurance Pty Ltd.</i></p> <p><i>You may request further particulars about the above remuneration by contacting us.</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>
<p>Financial Services Guide (FSG) – Compensation Arrangements (page 23)</p>	<p>Replace the second paragraph with the following: <i>To this end PetSure has Professional Indemnity Insurance in place which meets the legislative requirements covering PetSure’s activities and the activities of its authorised representatives and includes the conduct of any employees who are no longer employed by PetSure or its authorised representatives but were so at the time of the relevant conduct. Refer to the “Financial Claims Scheme and Compensation Arrangements” section on page 9 in the PDS for further information on Hollard’s compensation arrangements.</i></p>

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