

Supplementary Product Disclosure Statement (SPDS) and Supplementary Financial Services Guide (SFSG)

(Notice of Changes & Amendments)

Effective Date: **1 September 2013**

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. It is important that you read this SPDS and SFSG 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 |
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| Where applicable | Changed Status | The combined PDS FSG is amended by replacing all references to: <ul style="list-style-type: none"> • PetSure (Australia) Pty Ltd ABN 95 075 949 923 Authorised Representative of Hollard AR No. 268991; and • PetSure (Australia) Pty Ltd ABN 95 075 949 923 AR No. 268991, with "PetSure (Australia) Pty Ltd ABN 95 075 949 923 AFSL No. 420183". |
| Where applicable | Change of PetSure's street address | The combined PDS FSG is amended by replacing all references to PetSure (Australia) Pty Ltd's street address: <ul style="list-style-type: none"> • 46 Carrington Road, Castle Hill, NSW, 2154 with "Level 9, 465 Victoria Avenue, Chatswood, NSW, 2067". |
| Where applicable | Change of insurer's street address | The combined PDS FSG is amended by replacing all references to The Hollard Insurance Company Pty Ltd's street address: <ul style="list-style-type: none"> • Level 38, 2 Park Street, Sydney, NSW, 2000 with "Level 12, 465 Victoria Avenue, Chatswood, NSW, 2067". |
| At the end of the PDS after the "Your satisfaction is important to us" section. | New provision regarding General Insurance Code of Practice | Insert the following: "Code of Practice: We are a member of the Insurance Council of Australia and also a signatory to the General Insurance Code of Practice. The objectives of the Code are: <ul style="list-style-type: none"> • Promote better, more informed relations between insurers and their customers; • Improve consumer confidence in the general insurance industry; • Provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and • Commit insurers and the professionals they rely upon to higher standards of customer service. You can obtain a copy of the Code from the Insurance Council of Australia website insurancecouncil.com.au ." |
| Section 1 | Co-payment | The combined PDS FSG is amended by replacing the definition of Co-payment with the following: " Benefit Percentage means the stated percentage of each claim for eligible Vet Expenses for which we will reimburse you, subject to any applicable Benefit Limits and Excesses. Note: The applicable Benefit Percentage will be shown on your Certificate of Insurance. For example: for an 80% Benefit Percentage we will reimburse you for 80% of the eligible Vet Expenses, subject to Benefit Limits and Excesses payable." |
| Section 1 | Changes to the Pre-existing definition | Replace 1 st bullet point with the following: <ul style="list-style-type: none"> • any Condition(s) or any Skin Condition (as defined) or symptoms or signs of that Condition/Skin Condition occurring or existing in any form prior to the Commencement Date; |
| Section 1 Section 11.1, Item 1 | Chronic Condition & Recurring Condition lifetime cover limits are removed. | The combined PDS FSG is amended by deleting the following definitions under section 1: <ul style="list-style-type: none"> • Chronic Condition • Chronic Condition Limit And by replacing item 1 in Section 11.1 Policy Upgrades / Downgrades with the following: "11.1 Changing level of cover 1. If you opt to transfer your Pet to a level of Cover with higher or additional benefits (including but not limited to a higher Benefit Percentage or lower Excess) then the additional or higher benefits will not apply to claims for Conditions first noted, diagnosed, or treated prior to the policy upgrade. In such cases, benefits will be restricted to the lesser of the maximum benefits payable under the: <ol style="list-style-type: none"> a. current level of Cover; or b. policy that applied during the Policy Period in which such Condition(s) was/were first noted, diagnosed or treated. For the sake of clarity, maximum benefits referenced in this section include taking the following factors into consideration: <ul style="list-style-type: none"> - the policy Benefit Limit; - applicable sub-limits; - applicable Benefit Percentage and Excess; and - any applicable policy exclusions." |
| Section 6A | Changes to Section 6A whole anatomy or whole organ exclusions relating to Pre-existing Conditions. | The combined PDS FSG is amended by deleting item 2. |

SFSG

| Section | Change Action | Description of Change |
|--------------------------|----------------|--|
| Financial Services Guide | Changed Status | The wording which refers to PetSure being appointed as an Authorised Representative of Hollard and setting out the financial services that PetSure can provide as an Authorised Representative of Hollard is replaced with the following: "PetSure is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. It administers pet insurance policies on behalf of the insurer Hollard and determines, on behalf of Hollard, whether a policy can be issued to you by Hollard. PetSure has been given a binding authority by Hollard which authorises it to enter into, vary and cancel these policies on behalf of Hollard as if it were Hollard. PetSure's authority is subject to the limits of authority agreed with Hollard. PetSure does not act for you." |