

## Petinsurance.com.au

### Product Disclosure Statement

**Update pursuant to ASIC Corporations Instrument 2016/1055, dated 12 March 2024**

*This is a non-materially adverse update to the following Product Disclosure Statements*

#### **Petinsurance.com.au Pet Insurance**

#### **Combined Financial Services Guide and Product Disclosure Statement and Policy Terms and Conditions** (preparation date 23 May 2022)

- **Best in Show: Gold Cover**
- **Best in Show: Platinum Cover**

This update must be read together with the applicable Product Disclosure Statement and/or Supplementary Product Disclosure Statement. Please contact us if you require a copy of the Product Disclosure Statement issued by us to you.

This update outlines changes to your Product Disclosure Statement in the following sections:

- Frequently Asked Questions;
- Product Disclosure Statement;
- Section 1 – Definitions; and
- Section 2 – Your Cover, 2.1 Specified Accidental Injury Cover.

#### **Frequently Asked Questions**

Under the question 'What is a Pre-existing Condition?', delete and replace the first sentence with:

'If any Condition existed or occurred prior to the Commencement Date of the First Policy Period or within any applicable Waiting Period, and you were aware of the Condition, or a reasonable person in your circumstances would have been aware of the Condition, then it may be considered to be a Pre-existing Condition and excluded from Cover.'

#### **Product Disclosure Statement:**

Under the section 'Protection for your pets', in the second paragraph (commencing with the words 'If a Condition exists...'), delete and replace the first sentence with:

'If a Condition exists or occurs before the Commencement Date of the First Policy Period or within an applicable Waiting Period, and you were aware of the Condition, or a reasonable person in your circumstances would have been aware of the Condition, it may be excluded from Cover as a Pre-existing Condition.'

#### **Section 1 - Definitions:**

Under the definition 'Pre-existing Condition' delete and replace the first sentence with:

'**Pre-existing Condition** means a Condition that existed or occurred prior to the Commencement Date of the First Policy Period or within any applicable Waiting Period, of which you were aware or a reasonable person in your circumstances would have been aware, irrespective of whether the underlying or causative Condition has been diagnosed.'

Under the definition 'Waiting Period', delete and replace the first sentence with:

**'Waiting Period** means a period starting from the Commencement Date of your First Policy Period during which a Condition that exists or occurs, of which you are aware or a reasonable person in your circumstances would be aware, will be considered a Pre-existing Condition, subject to the terms of the definition of 'Pre-existing Condition' and unless otherwise stated on Your Certificate of Insurance.'

Under the definition of 'Specified Accidental injury', following the words '**Specified Accidental Injury** means physical harm or injury arising from an Accident that is a consequence of or results in one of the following:' insert the following immediately underneath the existing list of items:

- a near drowning incident.'

## **Section 2 - Your Cover, 2.1 Specified Accidental Injury Cover:**

Under section: '2.1 What you are covered for' following the words 'To qualify for Cover under this section of the policy, the Specified Accidental Injury or Cruciate Ligament Condition must occur within the Policy Period and is as a consequence of or results in one of the following:' insert the following immediately underneath the existing list of items:

- l) a near drowning incident.'

These updates are effective as of 12 March 2024.

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

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### **Policy documents**

**Combined Financial Services Guide and Product Disclosure Statement and Policy Terms and Conditions – Best in Show: Gold Cover and Platinum Cover (preparation date 23 May 2022)**

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### **Customer support**

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