

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 (preparation date 7 November 2023)

- **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:

- Definitions of important terms;
- 4 - General exclusions; and
- 1 - Your cover, Specified accidental injury cover.

Definitions of important terms:

The definition of 'Pre-existing condition' is deleted and replaced with:

'Pre-existing condition' means a *condition* that first existed or occurred:

- prior to the *commencement date* of the *first policy period*; or
- within any applicable *waiting period*;

AND

- which you were aware of, or a reasonable person in your circumstances would have been aware, irrespective of whether the underlying or causative *condition* has been diagnosed.

A pre-existing condition also includes a related condition or bilateral condition of a pre-existing condition.'

Under the definition of 'Specified accidental injury', following the words '**Specified accidental injury** means physical harm or injury of at least one of the following:' insert the following immediately underneath the existing list of items:

- a near drowning incident.'

4 - General exclusions:

Under the heading 'Pre-existing conditions' delete and replace the third bullet point of the second paragraph (commencing with the words '• is a *condition* that...') with:

- '• is a *condition* that you were aware of, or a reasonable person in your circumstances would have been aware of, irrespective of whether the underlying or causative *condition* has been diagnosed.'

1 - Your cover, Specified accidental injury cover:

Following the words 'The *specified accidental injury* must be a direct consequence of at least one of the following:' insert the following immediately underneath the existing list of items:

- '• a near drowning incident;'

These updates are effective as of 12 March 2024.

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

Policy documents	Customer support
Combined Financial Services Guide and Product Disclosure Statement – Best in Show: Gold Cover and Best in Show: Platinum Cover (preparation date 7 November 2023)	Website: www.petinsurance.com.au Phone: 1300 855 663 E-mail: petinsurance@petsure.com.au
