

# 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: Silver 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

**Combined Financial Services Guide and Product Disclosure Statement – Best in Show: Silver Cover** (preparation date 7 November 2023)

### Customer support

Website: [www.petinsurance.com.au](http://www.petinsurance.com.au)  
Phone: 1300 855 663  
E-mail: [petinsurance@petsure.com.au](mailto:petinsurance@petsure.com.au)

---