

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends the following Product Disclosure Statements (PDSs):

Combined Policy Booklet	Effective Date
1300 Pet Protect	1 July 2014 and SPDSs dated 16 October 2015, 11 November 2017 and 30 June 2019.
AFS Pet-Med	15 May 2011 and SPDSs dated 31 July 2012, 1 September 2013, 12 March 2014, 1 July 2014, 11 November 2017 and 30 June 2019.
Australia Post Pet Insurance	31 October 2016 and SPDS dated 30 June 2019.
Bondi Vet Pet Insurance	17 October 2017 and SPDS dated 30 June 2019.
InsuranceLine Pet Health Plan	1 July 2016 and SPDS 30 June 2019.
MiPet Insurance	30 September 2016 and SPDSs dated 11 November 2017 and 30 June 2019.
Manchester Unity Pet Insurance	1 March 2009, and SPDSs dated 31 July 2012, 1 July 2014, 11 November 2017 and 30 June 2019.
Perfect Partners Pet Insurance	1 October 2006 and SPDSs dated 12 March 2014, 1 July 2014, 11 November 2017 and 30 June 2019.
PROSURE Pet Insurance	1 February 2016 and SPDSs dated 1 November 2017 and 30 June 2019.
Vets Own Pet Health Insurance	1 October 2006 and SPDSs dated 12 March 2014, 1 July 2014, 1 November 2017 and 30 June 2019.

This SPDS must be read together with the above PDSs. This SPDS is effective for all policies incepting and renewing from 1 July 2021. You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS issued by us to you.

1. CODE OF PRACTICE

Under the heading 'Code of Practice' the following provision has been added:

The Code Governance Committee is an independent body that monitors and enforces compliance with the Code. The Code Governance Committee is also responsible for imposing sanctions for breaches of the Code as well as improvement of the Code and assisting the general insurance industry understand and comply with the Code.

You can obtain a copy of the Code from the Code of Practice website codeofpractice.com.au

2. UPDATES TO THE PDS

The following provision has been inserted:

Updates to the PDS

We may need to update this PDS from time to time. We will do this if certain changes occur, and we are required and permitted by law to do so. We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse

from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes. You can get a paper copy, or an electronic copy will be made available, of any changes free of charge by contacting us using the contact details on the back of this PDS

3. AUTOMATIC RENEWAL OF YOUR POLICY

Under the heading 'Automatic Renewal of Your Policy' the entire section has been deleted and replaced as follows:

Automatic renewal of your policy

We will offer renewal of your policy every year for so long as we continue to provide this product. At least 14 days before your current policy expires, we will send you a renewal notice confirming when your insurance will expire and the premium and terms on which your insurance will automatically renew for a further Policy Period. It will also remind you that you can opt out of the automatic renewal process and to check the limits of cover provided under the policy to see if your level of insurance cover remains appropriate for you.

Your Cover will be automatically renewed on the terms contained in the renewal notice (unless you have opted out of automatic renewals or contact us to tell us that you do not want to renew on the terms of the renewal notice), and we will deduct/charge the renewal premium from your nominated account/credit card. If the account/credit card is not yours, you confirm you have the authority of the relevant person to use it and they have agreed to these terms.

Every year, we review the cost of everyone's insurance with regards to a combination of factors as well as claims inflation across all our insured Pets. These factors may include your Pet's age and breed, as well as data relating to the health of Pets that are a similar age and breed. Your premium takes into account the average cost of care for Pets like yours.

We may also change the terms and conditions of the policy upon renewal based on the risk associated with insuring Pets like yours.

Should you renew your policy, you must tell us if the information you have previously supplied is incorrect or incomplete in order to comply with your duty to take reasonable care not to make a misrepresentation. If you do not, we may reduce or refuse to pay a claim or cancel the policy

If your policy booklet has a Frequently Asked Question: 'Will I have lifelong cover for my Pet?' then the first paragraph is deleted and replaced as follows:

Once your Pet is accepted and as long as we continue to provide this product and you continue to hold the policy without a break in cover and renew your policy, your Pet will be covered for eligible Vet Expenses for life (with cover subject to the applicable terms and conditions of the policy for each renewal period).

4. ACCIDENTAL INJURY

In the Definitions section, the definition for 'Accidental Injury' has been deleted and replaced as follows:

Accident means:

- *A single event which is unexpected and unintended by you; and*
- *Is independent of any Illness or any Pre-existing Condition.*

5. VET EXPENSES

In the Definitions section, the definition for 'Vet Expenses' has been deleted and replaced as follows:

Vet Expenses means the reasonable and essential expenses incurred and paid in respect of Treatment provided by a Vet during the Policy Period, having regard to the circumstances in which the Treatment was provided.

6. PANDEMIC DISEASE

In the Illness Cover section, the exclusion relating to pandemic diseases has been deleted and replaced as follows:

We will not pay any Vet Expenses attributable to or resulting from any disease that affects dogs or cats that is subject of a biosecurity emergency declaration under the Biosecurity Act 2015 (Cth)

7. ILLNESS COVER

In the 'What We Will Not Pay' Section of Illness Cover, the following exclusion has been deleted:

Treatment of the following irrespective of whether your dog or cat was vaccinated or not:

a. for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, and all forms of kennel cough; or

b. for cats: panleukopaenia, chlamydia, leukaemia (FeLV), Feline Immuno Deficiency Virus (FIV) and Feline Infectious Peritonitis (FIP), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;

8. IMPORTANT CLAIMS INFORMATION

The requirement that claims be lodged within 90 days of the relevant Treatment being provided has been deleted.

The following terms have been updated as follows:

If expenses incurred by you with respect to the Treatment exceed what is reasonable and essential, having regard to the circumstances in which the Treatment was provided, then claim payments may be adjusted to the amount of reasonable and essential expenses.

All claims must include itemised tax invoices, payment receipt(s) and Consultation notes relevant to the claim. If submitting a claim by post all claim documentation must be originals and must be accompanied by a completed claim form.

You agree that we have the right to decline to process a claim where you or your Vet refuse or are unable to provide information reasonable requested by us in order to process your claim.

Remaining terms contained in this section remain unchanged.

9. PAYING YOUR PREMIUM

In the Premiums section, under the heading 'Paying on the Due Date' the following clause has been deleted:

Your policy will not operate until you have paid your premium (or your first instalment if you have elected to pay by instalments)

10. GENERAL EXCLUSIONS

In the General Exclusions section, all copy is to be replaced as follows:

Unless stated on your certificate of Insurance, Vet Expenses and/or costs related to items listed below are not covered by your policy.

- 1. Pre-existing Conditions** – or a Condition arising before the First Policy Period or within the applicable Waiting Period.
- 2. Dental care** – dental procedures, dental diseases, gingivitis, teeth fractures, teeth cleaning/scaling, orthodontics, removal of deciduous and any oral disease (with the exception of oral tumours).
- 3. Preventative/routine items** –preventive and routine items for your Pet, including (but not limited to) food (regular or prescription), vitamins / nutraceuticals / supplements, vaccinations, microchipping, flea/tick/worm control, grooming and bathing of your Pet, and non-medicated grooming products.
- 4. Certain Treatments and Conditions**
 - a. medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition covered by your policy;
 - b. accessories including (but not limited to) pill poppers, cage hire, crates, bedding and collars;
 - c. training, socialisation, therapy and alternative therapies including (but not limited to) homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic Treatments and/or physiotherapy;
 - d. behavioural Conditions including (but not limited to) anxiety disorders, phobias or chemical imbalances;
 - e. cell-replacement therapies including (but not limited to) stem cell therapy and platelet-rich plasma. Blood transfusions are covered when medically necessary;
 - f. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority);
 - g. the provision of medication(s) that covers a period of more than 30 days beyond the policy End Date;
 - h. chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet's reproductive organs due to inflammation, infection or cancer; or breeding or obstetrics.
- 5. Certain Services and Procedures**

- a. *transport or boarding expenses other than those listed in the –‘Emergency Boarding’ section;*
 - b. *ambulance fees and non-essential hospitalisation;*
 - c. *additional costs associated with house calls. If your Pet requires a house call due to a particular Condition or their weight, our liability is limited to the cost of the Treatment had it been provided at a Vet practice during normal Consultation hours;*
 - d. *genetic/chromosome testing;*
 - e. *pre-anaesthetic blood tests; or*
 - f. *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.*
- 6. Elective Treatments and procedures**
- a. *cosmetic procedures, hip/elbow scoring, nail clipping, declawing, dew claw removal and ear cropping; or*
 - b. *tail docking and debarking.*
- 7. 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, for example participating in organised fighting or hunting activities.*
- 8. Any consequential loss** *including (but not limited to) economic loss, loss of enjoyment or other such loss not specifically covered in the policy.*
- 9. Expenses in relation to policy exclusions** *or related complications/adverse reactions of an exclusion. This includes when the diagnosis is inconclusive, but the Treatment protocol is consistent with an excluded Condition (e.g. Treatment for halitosis (bad breath) where dental disease is suspected but not diagnosed or excluded as a diagnosis – unless Covered under Dental Illness Benefit or Routine Care). Exceptions to this include:*
- a. *vaccination reactions;*
 - b. *desexing procedure complications; and*
 - c. *reactions to flea/tick/worm control products.*

The following additional clauses ‘Your duty to take reasonable care not to make a misrepresentation’ and ‘If you have a compliant’ will apply to all contracts of insurance incepting and renewing on or after 5 October 2021.

11. YOUR DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

Under the heading ‘Your duty of Disclosure’ the heading and entire section have been deleted and replaced as follows:

Your duty to take reasonable care not to make a misrepresentation

Before you enter into this insurance with us, you have a duty to take reasonable care not to make a misrepresentation under the Insurance Contracts Act 1984 (Cth).

The duty to take reasonable care not to make a misrepresentation applies until the contract is entered into (or renewed, varied, extended or reinstated as applicable).

Your duty to take reasonable care not to make a misrepresentation when you enter into the contract with us for the first time

Before you enter into this contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask.

If you are not sure of the answers to any of our questions, you should take the time to find them. It is also important to understand that, in answering the questions, you are answering for yourself and anyone else to whom the questions apply.

If any of our questions are not clear to you and you need help, please contact us.

Your duty to take reasonable care not to make a misrepresentation when you renew, vary, extend or reinstate the contract

Before you renew, vary, extend or reinstate the contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. What that means is that you need to take reasonable care to review the information included in your in your policy documentation (e.g. your renewal notice, Certificate of Insurance). and to inform us of any changes, where the information is no longer honest, accurate and complete.

If you are not sure if any of the information remains honest, accurate and complete, you should take the time to find out. It is also important to understand that, in reviewing the information, you are doing so for yourself and anyone else to whom the information applies.

If you need to inform us of changes to the information set out in your policy documentation e.g., your renewal notice, Certificate of Insurance. If any of it is not clear to you and you need help, please contact us.

If you do not contact us, we will take it that you agree that the information remains honest, accurate and complete, so it is essential that you contact us if you have any doubts.

If you do not comply with your duty to take reasonable care not to make a misrepresentation

If you do not take reasonable care in answering our questions or inform us of changes to the information set out in your policy documentation, you may breach your duty. If that happens, your policy may be cancelled, or treated as if never existed, and any claim may be denied or not paid in full.

All references to “Your Duty of Disclosure” in your Combined PDS, Policy Terms and Conditions and Financial Services Guide booklet are deleted and replaced with “Your duty to take reasonable care not to make a misrepresentation.”

12. IF YOU HAVE A COMPLAINT

Under the heading ‘If you have a complaint’ the entire section has been deleted and replaced as follows:

If you have a complaint

We hope that you never have reason to complain, but if you do we will do our best to work with you to resolve it. Our complaints resolution process has three steps. Please let us know if you require additional assistance to lodge a complaint.

1 – Immediate Response

Usually when you have a concern, we can resolve it immediately on the phone. If we can't immediately resolve your concern we will treat it as a complaint and take steps to resolve your complaint as soon as possible. We will acknowledge your complaint within one business day of receiving it.

Please contact us using one of the following means:

Phone: +61 (02) 9842 4800 (9am — 5pm AEST, Monday — Friday)

Writing: Customer Service Complaints, Locked Bag 9021 Castle Hill NSW 1765

Please supply your policy number to enable the complaint or enquiry to be dealt with promptly. Your complaint or enquiry will be dealt with by someone with appropriate authority.

2 – Internal Dispute Resolution

If we haven't resolved your complaint to your satisfaction, at your request (refer to contact details provided for '1 – Immediate Response'), we will escalate your complaint for review by our Internal Dispute Resolution team. All escalated complaints will be acknowledged within one business days of being escalated. The Internal Dispute Resolution team will review your matter and any supporting evidence. After full consideration of the complaint a written final response will be provided that will outline the decision reached and the reasons for the decision.

3 – External Dispute Resolution

In the event that your complaint is not resolved to your satisfaction, or a final written response has not been provided within 30 days, you can refer your complaint to the Australian Financial Complaints Authority (AFCA), provided your complaint is within the scope of the AFCA Rules.

AFCA is an independent dispute resolution service provided free of charge.

You may contact AFCA at:

Australian Financial Complaints Authority (AFCA)

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

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

SPDS prepared on 22/04/2021.