



**Supplementary Product Disclosure Statement ("SPDS")
(Notice of Policy Changes & Amendments)
Effective Date: 16 October 2015**

This notice sets out important changes, additions and deletions made to the combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide for ProSure Pet Insurance dated 12 March 2014, and Supplementary PDS dated 1 July 2014. It is important that you read this SPDS and the policy booklet together to familiarise yourself with the policy Terms and Conditions as they now apply.

The following are some examples of changes required in the combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide.

SECTION	CHANGE ACTION	DESCRIPTION OF CHANGE
UNDERSTANDING THE LIMITS OF THE INSURANCE	CHANGE TO UNDERSTANDING LIMITS OF INSURANCE	Insert the following sentence at the end of the first paragraph under the heading "Understanding the limits of the insurance" : "Maximum monetary limits also apply to the benefits payable in any one Policy Period. These are called the Benefit Limit and can vary depending on the relevant cover."
YOUR OBLIGATION TO US (DUTY OF DISCLOSURE)	CHANGES BROUGHT ABOUT BY THE INSURANCE CONTRACTS AMENDMENT ACT (2013)	Replace all content and heading under the title "Your obligation to us (Duty of Disclosure)" with: "Your duty of disclosure Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell us anything that: <ul style="list-style-type: none">■ reduces the risk we insure you for; or■ is common knowledge; or■ we know or should know as an insurer; or■ we waive your duty to tell us about. If you do not tell us something If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed."
CALCULATING YOUR PREMIUM	CHANGES TO THE WAY YOUR PREMIUM IS CALCULATED	Replace all content under the heading "Calculating your premium" with: "Your premium is calculated when your ProSure Pet Insurance policy begins, and at each policy anniversary (and if you vary or extend cover) and is printed on the relevant Certificate of Insurance. The premium is calculated based on a number of factors. Some are pre-set and don't vary for each insured (e.g. amounts we take into account for certain internal costs and expenses). Others can affect the premium amount up or down depending upon whether we believe it increases or decreases the risk to us, such as the Cover you have chosen, the Benefit Percentage applicable to the Cover you have chosen, where you and your Pet permanently live and the species, breed and age of your Pet. The amount you pay includes allowances for government fees, taxes and charges (including stamp duty and GST). You can ask us for further information. Minimum premiums and discounts / entitlements may apply, subject to certain criteria. Discounts / entitlements / premiums may be rounded up or down and only apply to the extent any minimum premium is not reached. They are also applied in a predetermined order (excluding amounts for government taxes and charges) as reduced by any prior applied discounts / entitlements. They are applied to the base premium calculated prior to any taxes being added."
THE BASIS ON WHICH WE INSURE YOU	CHANGES TO THE BASIS ON WHICH WE INSURE YOU	Replace the first paragraph under the heading "The basis on which we insure you" with: "Subject to the Terms and Conditions of the policy, we will reimburse the Vet Expenses incurred by you as a result of a Treatment to the insured Pet for covered Accidental Injury or Illness Conditions up to the specified Benefit Percentage, but subject to any applicable Benefit Limit provided that:"

AUTOMATIC RENEWAL OF YOUR POLICY	CHANGES TO HOW WE WILL RENEW YOUR POLICY.	<p>Replace all content under the heading "Automatic renewal of your policy" with;</p> <p>"Automatic Renewal of your Policy"</p> <p>We will advise you regarding renewal of your policy prior to the expiration of the current policy. We may change the terms and conditions of the policy upon renewal to reflect the portion of the risk associated with insuring your Pet based on factors such as (but not limited to) your Pet's age, location and medical history.</p> <p>Unless otherwise notified, your Cover will be automatically renewed on the terms contained in the renewal offer and we will deduct/charge the renewal premium from your nominated account/ credit card unless you tell us not to. 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.</p> <p>We require you to notify us in writing should you decide not to renew your policy.</p> <p>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 of Disclosure. If you do not we may reduce or refuse to pay a claim or cancel the policy."</p>
POLICY TERMS AND CONDITIONS SECTION 1 – DEFINITIONS	CHANGES TO THE DEFINITION OF "BENEFIT LIMIT".	<p>Replace the definition of Benefit Limit" with:</p> <p>"Benefit Limit(s) means the applicable total amount payable under your policy in relation to the relevant Cover as specified in your Certificate of Insurance (determined as follows);</p> <ul style="list-style-type: none"> ■ if a specified limit or sub limit for a particular Cover, item, condition or treatment on an individual or per claim basis is specified to apply in the Certificate of Insurance, we will not pay more than that amount (subject also to the following annual limits and sub limits not having been exceeded); and ■ we will never pay more than the overall annual benefit level specified in your Certificate of Insurance, unless a special annual limit or annual sub limit is specified as applicable to the particular Cover, item, condition or treatment (in which case the lesser annual limit or annual sub limit will apply)."
POLICY TERMS AND CONDITIONS - SECTION 9.1 – CLAIMS	REVISED CHANGES TO THE SUBMISSION OF CLAIMS	<p>Replace all content in section 9.1 – "What you need to do" with the following:</p>

9.1 – WHAT YOU NEED TO DO

All claims must be completed carefully and honestly and can be submitted online or by post. If submitting a claim by post claim forms are available on request by calling 1800 424 917 or can be downloaded from www.prosure.com.au. The table below sets out the procedure when submitting a claim.

	HOW TO MAKE A CLAIM AND YOUR CONSENT
ALL CLAIMS (ONLINE AND POST)	<ol style="list-style-type: none"> 1. All claims must include itemised tax invoice/s, payment receipt/s and applicable consultation notes. If submitting a claim by post all claim documentation must be originals and must be accompanied by a completed claim form. Incomplete claim forms will be returned to you and this may result in a delay in processing your claim. We recommend that you retain copies of all documentation for your records. 2. If submitting a claim for the first time, please include a full veterinary history from the attending Vet and any previous Vets who have treated your Pet. Failure to include this may result in delays in processing your claim. 3. All claims should be submitted to us and received within ninety (90) days of the relevant Treatment being provided and all accounts must be paid in full prior to submission of your claim. 4. You agree that your Vet (current or previous) is authorised to release information and/or records to us about your Pet. 5. You agree that we are authorised to discuss with the Vet, details relating to your claim or Treatment provided to your Pet in relation to a claim made under the policy. 6. 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 reasonably requested by us in order to process your claim. 7. We will not reimburse you for the provision of any information required in the administration or execution of the policy nor for the assistance provided to you in the completion of any forms relating to the policy including the provision of any information in relation to a claim made under this policy.
IF SUBMITTING A CLAIM BY POST	<ol style="list-style-type: none"> 8. The attending Vet must complete all sections on the claim form where designated and both you and the attending Vet must sign the claim form.
IF SUBMITTING A CLAIM ONLINE	<ol style="list-style-type: none"> 9. If your Vet has agreed to submit your claim electronically on your behalf, you agree we are authorised to receive each such claim submitted.

Contact us on 1800 424 917 if you would like a more detailed explanation of how these changes affect your cover.