

Supplementary Product Disclosure Statement ("SPDS")
(Notice of Policy Changes & Amendments)
Effective Date: 30 June 2019

This notice sets out an important change made to the combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide for Bow Wow Meow Pet Insurance dated 7 November 2018. 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.

Section	Description of change
Where applicable	Replace all references to 'sub-limit' with 'Sub-limit'.
Duty of Disclosure (page 6)	Replace text under 'If you do not tell us something' with the following: <i>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 cancel your contract.</i>
Calculating your premium (page 6)	Replace entire section with the following: <i>Your premium is calculated when your Bow Wow Meow 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.</i> <i>The premium for new policies 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).</i> <i>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 Excess selected, the Benefit Percentage applicable to the Cover you have chosen, where you and your Pet permanently live, your age and the species, breed, gender of your Pet, the current age of your Pet, the age you first insured your Pet, and other factors related to our cost of doing business. These same factors may be used to calculate your premium when you amend your coverage. Further information about renewal premiums can be found under "Automatic Renewal of your Policy" on page 12.</i> <i>The amount you pay includes allowances for government fees, taxes and charges (including stamp duty and GST). You can ask us for further information.</i> <i>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.</i>
Your Privacy (page 7-8)	Remove references to 'Financial Ombudsman Service'.
Your Privacy (page 7-8)	Replace the second bullet point on page 7 with the following: <ul style="list-style-type: none"> • <i>personal information is collected that is reasonably necessary in order for us to provide and offer you our products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance you request of us, maintaining and administering our products and services (for example processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments, providing you with access to our GapOnly claims system); processing your survey or questionnaire responses; market research and the collection of general statistical information using common internet technologies such as cookies; providing you with marketing information regarding other products and services (of ours or a third party); quality assurance and training purposes; performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting your information;</i>
Code of Practice (page 9)	Replace the first sentence with the following: <i>Hollard and PetSure are members of the Insurance Council of Australia and also signatories of the General Insurance Code of Practice.</i>
If you have a complaint (page 9-10)	Stage 3 of our complaints resolution process is replaced with the following: <i>3 – External Dispute Resolution</i> <i>In the event that your complaint is not resolved to your satisfaction, or a final response has not been provided within forty-five (45) days, you can refer your matter to the Australian Financial Complaints Authority (AFCA), providing your matter is within the scope of the AFCA Rules. AFCA is an independent dispute resolution service provided free of charge. You may contact AFCA at:</i> Australian Financial Complaints Authority Mail: GPO Box 3, Melbourne VIC 3001 Phone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au

Financial Claims Scheme and Compensation Arrangements (page 11)	<p>Replace the first sentence in this section with the following:</p> <p><i>Hollard is an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act.</i></p>
Automatic renewal of your policy (page 12)	<p>Replace entire section with the following:</p> <p><i>We will advise you regarding renewal of your policy prior to the expiration of the current policy, and your renewal premium will also be adjusted accordingly.</i></p> <p><i>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 include your Pet’s age, breed, location, duration for which your Pet has been insured, claims history, 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.</i></p> <p><i>We may also change the terms and conditions of the policy upon renewal to reflect the portion of the risk associated with insuring your Pet.</i></p> <p><i>Unless you notify us otherwise, 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.</i></p> <p><i>We require you to notify us should you decide not to renew your policy.</i></p> <p><i>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.</i></p>
Section 1 – Definitions (page 13)	<p>Replace the following definition with:</p> <p><i>Benefit Limit(s) and Sub-limit(s)</i> mean the applicable amount/s payable in any one Policy Period, in relation to the relevant Cover as specified on your Certificate of Insurance (determined as follows):</p> <ul style="list-style-type: none"> • <i>if a Sub-limit for a particular Cover, item, Condition or Treatment on an individual or per claim basis is specified to apply on your Certificate of Insurance, we will not pay more than that amount (subject also to the overall annual Benefit Limit or other relevant Sub-limit not having been exceeded); and</i> • <i>we will never pay more than the overall annual Benefit Limit specified on your Certificate of Insurance.</i> <p><i>Note: Benefit Limits and Sub-limits reset on renewal. The Benefit Limit is also subject to any applicable Excess.</i></p>
Section 2.2 – What we will not pay (page 17)	<p>Replace exclusions 2-3 with the following:</p> <ol style="list-style-type: none"> 2. <i>patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, toxicity (other than that resulting from a confirmed snake bite), ingestion of a foreign object and intervertebral disc disease (IVDD) under Accidental Injury Cover no matter how the Condition arises. These Conditions will only be covered (where eligible) under Section 3 – Illness Cover on page 17 (and will be subject to the thirty (30) day Waiting Period for Illness Cover);</i> 3. <i>any dental Treatment, including fractured teeth; or</i> 4. <i>any of the excluded matters listed in Section 6 – General Exclusions on page 20.</i>
Section 3.2 – What we will not pay (page 17)	<p>Replace exclusions 2-4 with the following:</p> <ol style="list-style-type: none"> 2. <i>an Illness caused by:</i> <ol style="list-style-type: none"> a) <i>endoparasites, such as intestinal worms; or</i> b) <i>ectoparasites, such as ticks (unless covered under ‘Section 4.3 – Paralysis Tick Benefit’ which is detailed on page 19) and fleas, with the exception of skin and ear mites;</i> 3. <i>Treatment of the following irrespective of whether your dog or cat was vaccinated or not:</i> <ol style="list-style-type: none"> a) <i>for dogs: infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or</i> b) <i>for cats: panleukopenia, chlamydia, feline leukaemia virus (FeLV), feline immuno deficiency virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;</i> 4. <i>any declared widespread pandemic disease that affects dogs or cats;</i>
Section 4.1 – Emergency Boarding (page 18)	<p>Replace the ‘What we will pay’ section with the following:</p> <p><i>We will pay for the cost of boarding your Pet at a licensed kennel or cattery up to the Benefit Limit in the following scenarios:</i></p>

1. If you, (the insured and sole carer of the Pet) are hospitalised (other than in the circumstances specified below) for five (5) or more consecutive days during the Policy Period; or
2. If you, (the Insured and sole carer of the Pet) require emergency accommodation due to family violence.

You will be responsible for any Excess as shown on the applicable Certificate of Insurance.

Section 6 –
General
Exclusions
(page 20-22)

Replace exclusions 1-7 with the following:

1. Pre-existing Conditions – a Related Condition or a Condition arising within the applicable Waiting Period. Refer to page 15 for definition of Pre-existing Conditions. Also refer to the 'Pre-existing Condition review' section on page 22.

2. Dental Care – dental procedures; dental diseases; gingivitis; Treatment of teeth fractures; teeth cleaning/scaling; orthodontics; removal of deciduous or fractured teeth or any oral disease (with the exception of oral tumours). These Conditions will only be covered up to a specified Benefit Limit if you have the Routine Care optional benefit, as shown on your Certificate of Insurance (see 'Section 5.1 – Routine Care').

3. Certain Treatments & Conditions

- a) any Vet Expense relating to regular, prescription or dietary Pet food or treats, special diets, raw food diets, vitamins, nutraceuticals or mineral supplements, whether recommended by your Vet or not (unless covered under 'Section 5.1 – Routine Care' and specified on your Certificate of Insurance);
- b) preventative procedures and Treatments (including, but not limited to, vaccinations, microchipping or flea/tick/worm control);
- c) grooming and bathing of your Pet, and injuries sustained (such as lacerations and cuts) while your pet is being groomed by you or any other person;
- d) non-medicated bathing or grooming products including but not limited to shampoos and conditioners;
- e) medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition covered by your policy;
- f) accessories such as but not limited to - pill poppers, cage hire, crates, bedding and collars;
- g) training, socialisation, therapy and alternative therapies (including, but not restricted to, Consultations and Treatments involving homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic Treatments and/or physiotherapy) whether recommended by your Vet or not;
- h) Treatment for Accidental Injuries or Illnesses that occur while your Pet is used for (or as a direct result of) hunting, commercial or occupational purposes including but not limited to racing, breeding, organised fighting, law enforcement, guarding or pig hunting dogs. Conditions that occur during or as a result of Guide Dog or Assistance Dog duties are exempt from this exclusion;
- i) Treatment of or Conditions attributable to behavioural problems regardless of the cause (including but not limited to anxiety disorders, phobias or chemical imbalance);
- j) cell-replacement therapies, including but not limited to stem cell therapy and platelet-rich plasma. This exclusion does not include blood transfusions, which are covered when medically necessary;
- k) a Condition where the diagnosis is inconclusive, but where the Treatment protocol is consistent with a Treatment protocol typically applied to an Accidental Injury or Illness which is not covered (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis);
- l) Treatment for Conditions excluded by the policy and/or due to complications and/or adverse reactions arising from any policy exclusion;
- m) medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority) unless specifically agreed to by us in writing;
- n) the provision of medication(s) for your Pet that covers a period of more than thirty (30) days beyond the policy End Date;
- o) your decision to pursue a course of Treatment other than that which was recommended to you by your Vet unless specifically authorised by us prior to Treatment. For example: ignoring a Vet's recommendation to remove an eye, which then results in extra costs associated with chronic eye issues;
- p) chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet's reproductive organs due to inflammation, infection or cancer;
- q) cryptorchidism (undescended testicles); or
- r) breeding or obstetrics, or Treatment of Conditions arising as a result of breeding or obstetrics.

4. Certain Services & Procedures

- a) transport or boarding expenses other than the benefits provided in 'Section 4.1 - Emergency Boarding' on page 18, regardless of reason;
- b) ambulance fees and non-essential hospitalisation;
- c) additional costs associated with house calls, phone Consultations and out-of-hours Treatment unless the Vet believes an emergency Consultation was necessary, in which case our liability is

	<p>limited to the amount that would have been payable had the Treatment been provided at a Vet practice during normal Consultation hours;</p> <p>d) genetic/chromosome testing including procedures to determine the suitability or categorisation of your Pet for breeding or genealogical purposes; or</p> <p>e) The following items and any associated expenses:</p> <ul style="list-style-type: none"> 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. <p>5. Elective Treatments and Procedures</p> <p>a) routine examinations and health checks, cosmetic procedures, hip and elbow scoring, nail clipping, pre-anaesthetic blood tests, declawing, ear cropping and nasal fold, skin fold, stenotic nares and soft palate resections; and</p> <p>b) tail docking and debarking.</p> <p>6. Your Pet not being protected</p> <p>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 (such as ingestion of hazardous substances) or from aggravating a treated Condition.</p> <p>7. Policy Conditions</p> <p>a) any consequential loss, economic or otherwise, loss of enjoyment or other such loss not mentioned in the policy; or</p> <p>b) a Condition specifically excluded on your Certificate of Insurance.</p>
<p>Section 7.1 – Paying your premium (page 22)</p>	<p>Replace point 3 with the following:</p> <p>3. When premiums are paid monthly or fortnightly by instalment, claims are paid on the basis that you agree to pay the remaining premiums for that Policy Period. If you pay your premium by instalments, you will be charged a collection fee per instalment.</p>
<p>Section 8 - Cancellation by us (page 24)</p>	<p>Replace the first paragraph with the following:</p> <p>We may cancel your policy where the law allows us to do so. If we cancel your policy, we may refund any money we owe you less any non-refundable statutory fees. If we cancel your policy due to fraud, we may not refund any money to you.</p>
<p>Section 9 – Claims (page 24-26)</p>	<p>Replace 'How to make a claim' and Sections 9.1-9.3 with the following:</p> <p>9.1 How to make a claim</p> <p>Should you need to submit a claim, your Vet may be able to do this for you electronically, at the time of your visit. If you elect to have your Vet submit your claim on your behalf, we will still communicate with you regarding the status of your claim. If your Vet has agreed to submit your claim electronically on your behalf, you agree we are authorised to receive each such claim submitted.</p> <p>Alternatively, you can also submit your claims online through the secure Pet Portal: https://portal.petsure.com.au/bowwow/Login</p> <p>Simply upload your documentation and click submit (from your computer or your mobile device). You can also complete a paper claim form and send your original documentation via post. Claim forms are available on request by calling 1800 668 502 or can be downloaded from www.bowwowinsurance.com.au. If you choose to claim via post, 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. All claims must be completed carefully and honestly.</p> <p>9.2 Important claim information</p> <ol style="list-style-type: none"> 1. Unless we agree otherwise, all claims must include itemised tax invoice(s), payment receipt(s) (except when the claim is submitted via our real time claim system, where available) and applicable Consultation notes. 2. 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. 3. 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. 4. 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 (unless you are

submitting a claim using our real time claim system (where available), whereby you agree that you will pay the Vet the remaining portion of the tax invoice (if any) after the claim payment (if any) is made by us to your Vet).

5. You agree that your Vet (current or previous) or any other service provider that provided Treatments to your Pet are authorised to release information and/or records to us about your Pet.
6. Where a Vet submits a claim on your behalf, you agree that the Vet is able to view the outcome and status of that claim and previous claims (where applicable).
7. 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.
8. 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.
9. We will not reimburse you for the provision of any information required in the purchase and administration 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.

9.3 What we will do

1. We will deal directly with you regarding settlement of the claim. Where available, where our real time claims system is used by your Vet to submit your claim, we will also provide information to your Vet about the settlement of your claim.
2. Unless we specify otherwise, we will pay you, not the Vet. Where available, where our real time claims system is used by your Vet to submit your claim, we will provide payment of your claim directly to your Vet.
3. If the Vet Expenses:
 - a. are considered by us to be excessive or unreasonable; or
 - b. are higher than the Vet Expenses normally charged by a general or referral practice; or
 - c. in our opinion may not be required; or
 - d. are regarded to be excessive when compared with the Treatment normally recommended to treat the same Condition by general or referral practices;then claim payments will be adjusted and paid based on the reasonable and customary Treatment or fees typically charged for the Treatment of that Condition. We reserve the right to request a second opinion from a Vet that we choose. If the Vet we choose does not agree that the Treatment provided or fees charged were reasonable, we may decide to pay only the cost of the Treatment that was necessary and/or reasonable to treat the Condition (as advised by the Vet from whom we have requested the second opinion).
4. We will send you a letter/remittance advice regarding the settlement of your claim that will provide details of how your claim has been dealt with.
5. If you submit a fraudulent claim, or solicit your Vet to behave in a fraudulent manner regarding a claim, then the claim may be denied and we may cancel your policy altogether. We may also be entitled to reclaim any payments already made to you in respect of such claims.
6. When we settle your claim, we reserve the right to deduct from the benefit amount any amount due to us.
7. In the event that we pay a benefit contrary to the Policy Terms and Conditions for whatever reason, this will not constitute a waiver retrospectively as they stand to any paid claims or to any future claims for that or any Related Condition. We also reserve our right to recover from you any benefit amount received by you as a result of such error.

9.4 Examples of how we settle your claim

The following calculations provide examples of how claims will be settled where Cover is provided (these examples are indicative of the manner of calculation only and include GST):

Example 1

80% Benefit Percentage with a Nil Excess	
Total amount of eligible expenses	\$2,000
Total amount claimable after 80% Benefit Percentage applied	\$1,600
Total payment	\$1,600

	<p>Example 2</p> <table border="1"> <tr> <td colspan="2">80% Benefit Percentage with a \$100 Excess option</td> </tr> <tr> <td>Total amount of eligible expenses</td> <td>\$2,000</td> </tr> <tr> <td>Total amount claimable after 80% Benefit Percentage applied</td> <td>\$1,600</td> </tr> <tr> <td>Less \$100 Excess</td> <td>\$1,500</td> </tr> <tr> <td>Total payment</td> <td>\$1,500</td> </tr> </table> <p>Replace Section headings 9.4 and 9.5 as follows: 9.5 <i>Our rights of recovery</i> 9.6 <i>Other insurance arrangements</i></p>	80% Benefit Percentage with a \$100 Excess option		Total amount of eligible expenses	\$2,000	Total amount claimable after 80% Benefit Percentage applied	\$1,600	Less \$100 Excess	\$1,500	Total payment	\$1,500
80% Benefit Percentage with a \$100 Excess option											
Total amount of eligible expenses	\$2,000										
Total amount claimable after 80% Benefit Percentage applied	\$1,600										
Less \$100 Excess	\$1,500										
Total payment	\$1,500										
Section 10 – Fraud (page 27)	<p>Replace points 1-7 with the following:</p> <ol style="list-style-type: none"> 1. <i>we shall not pay the claim;</i> 2. <i>we shall not pay any other claim which has been or will be made under the policy;</i> 3. <i>we may at our option cancel the policy;</i> 4. <i>we may at our option cancel any other pet insurance policies you hold which are issued by Hollard;</i> 5. <i>we may be entitled to reclaim any payments already made to you in respect of such claims;</i> 6. <i>we may not make any refund of premium already paid;</i> 7. <i>we may inform the police of the circumstances; and</i> 8. <i>we may pursue legal proceedings.</i> 										
About Hollard, Pet Tag Holdings, PetSure and other relevant persons/ organisations (page 29)	<p>Replace the following wording:</p> <p><i>“PetSure, a related company to Hollard,”</i></p> <p>With:</p> <p><i>“PetSure, a subsidiary company of Hollard,”</i></p>										
Financial Services Guide (FSG) – How each party is paid for its services (page 30)	<p>Under ‘How each party is paid for its services’, insert the following sentence after the second paragraph:</p> <p><i>Our sales agents are paid a salary or wages but do not receive a commission or other payments attributable to the sale of insurance.</i></p>										
Financial Services Guide (FSG) – Compensation Arrangements (page 31)	<p>Replace the second paragraph with the following:</p> <p><i>To this end PetSure has Professional Indemnity Insurance in place which meets the legislative requirements covering PetSure’s activities and the activities of its authorised representatives and includes the conduct of any employees who are no longer employed by PetSure or its authorised representatives but were so at the time of the relevant conduct.</i></p>										

If you have any questions regarding this change, you can contact us on 1800 668 502 or via bowwow@petsure.com.au