

COMBINED SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT AND SUPPLEMENTARY FINANCIAL SERVICES GUIDE

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

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

Combined Policy Booklet	Effective Date
Bow Wow Meow Accidental Injury and Illness Plan	9 March 2021

This SPDS must be read together with the above PDS and SPDS dated 5 October 2021. This SPDS is effective from 9 February 2022. You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS and SPDS issued by us to you.

Section	Description of change
Frequently Asked Questions (Page 4)	<p>The FAQ “What is a pre-existing condition?” has been deleted and replaced with:</p> <p>What is a Pre-existing Condition? <i>If any Condition existed or occurred prior to the Commencement Date of the First Policy Period or within any applicable Waiting Period, and you or your Vet were aware of the Condition, or a reasonable person in your circumstances would have been aware of the Condition, then it may be considered to be a Pre-existing Condition and excluded from Cover. This is the case, irrespective of whether the underlying or causative Condition was diagnosed at the time.</i></p> <p><i>Whether such a Condition is a Pre-existing Condition will depend on its nature and experience. Outside of any applicable waiting period, if your Pet has a Temporary Condition that is considered to be a pre-existing condition (because it occurred or existed prior to the Commencement Date of the First Policy Period, or during any applicable Waiting Period, but that Condition has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date), it will no longer be excluded from Cover as a Pre-existing Condition.</i></p> <p><i>Chronic Conditions and several other specified Conditions cannot fall within this category. Hereditary Conditions and congenital Conditions will also not be considered a Pre-existing Condition if they have not shown noticeable signs, symptoms or an abnormality at any time before the Commencement Date of the First Policy Period or during any applicable Waiting Period.</i></p> <p>Please note the examples under “A pre-existing Temporary Condition that is covered:” and “A pre-existing Chronic Condition that is not covered:” (pages 4 and 5) have not changed.</p>
Frequently Asked Questions (Page 4)	<p>The FAQ “What Waiting Periods apply?” has been deleted and replaced with:</p> <p>What Waiting Periods apply?</p> <p><i>The Waiting Periods that apply are:</i></p> <ul style="list-style-type: none"> • 30 days – for Conditions covered under the Illness and tick paralysis sections. • 6 months – for Cruciate Ligament Conditions (may be waived on application, refer to the ‘Waiting Period’ definition on page 20). • 0 days – for Specified Accidental Injury.
Frequently Asked	<p>After the last paragraph in ‘What is a Chronic Condition’, insert the following:</p>

<p>Questions (Page 6)</p>	<p>Conditions under this example are covered subject to the level of cover selected. Please refer to 'Section 2 – Specified Accidental Injury Cover' and Section 3 – Illness Cover' to see what Conditions are covered.</p>
<p>Frequently Asked Questions (Page 7)</p>	<p>The FAQ "What is a Temporary Condition?" has been deleted and replaced with:</p> <p>What is a Temporary Condition? A Temporary Condition is a Condition, which normally resolves with Treatment and which is not on the list of excluded Conditions in the 'Temporary Condition' definition in 'Section 1 – Definitions'. If your Pet has a Temporary Condition that is considered a Pre-existing Condition because it occurred or existed prior to the Commencement Date of the First Policy Period or during any applicable Waiting Period, but the Condition has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18 month period prior to your claim Treatment, it will no longer be excluded from your policy as a Pre-existing Condition. Refer to the 'Temporary Condition' definition in 'Section 1 – Definitions' for more information.</p>
<p>Frequently Asked Questions (Page 5)</p>	<p>The FAQ "What is an exclusion?", has been deleted and replaced with:</p> <p>What exclusions exist?</p> <p>As with most insurance products, there are certain situations in which you will not be covered. There are some general exclusions such as Pre-existing Conditions, dental procedures, fractured teeth, routine or preventative Treatments (unless Routine Care cover is purchased, which provides a non-insurance contribution up to the Routine Care limits), some Elective Treatments and procedures and breeding or obstetrics. There may also be specific exclusions which may apply to specific levels of Cover.</p> <p>It is important that you read all of your policy documentation for full details (including 'Section 2 – Specified Accidental Injury Cover', 'Section 3 – Illness Cover', 'Section 4 – Additional Benefits', 'Section 5 – Optional non-insurance Benefit', your Certificate of Insurance and 'Section 6 - General Exclusions').</p>
<p>Cooling off period (Page 10 and SPDS dated 5 October 2021)</p>	<p>All information in the sections titled 'Cooling off period' has been deleted and replaced with the following:</p> <p>You have a full 21 days from the policy Commencement Date (or any renewal date) to make sure you are happy with every aspect of your Bow Wow Meow Pet Insurance policy. This is known as the 'cooling off' period.</p> <p>During this time you may cancel the policy simply by contacting us. If we receive your request to cancel your policy within the 21-day period after the policy Commencement Date (or any renewal date), we will give you a refund of any monies received since the policy Commencement Date (or renewal date) less any costs incurred by us, which we are unable to recover and any taxes or duties that we are unable to refund.</p> <p>If you have made a claim during the cooling off period and wish to cancel during the cooling off period, then any refund will be in accordance with provisions set out in 'Section 8 – Cancellations'.</p> <p>After the cooling off period ends you continue to be able to cancel your policy and you have rights upon cancellation in certain circumstances under the policy.</p> <p>These rights are set out in 'Section 8 – Cancellations'.</p>
<p>Code of Practice (Code) (Page 12)</p>	<p>This entire section has been deleted and replaced with:</p> <p>Code of Practice (Code)</p>

	<p><i>Hollard and PetSure are members of the Insurance Council of Australia and also signatories of the General Insurance Code of Practice. The objectives of the Code are:</i></p> <ul style="list-style-type: none"> • <i>commit insurers to high standards of service;</i> • <i>promote better, more informed relations between insurers and their customers;</i> • <i>maintain and promote trust and confidence in the general insurance industry;</i> • <i>provide fair and effective mechanisms for the resolution of complaints and disputes between insurers and their customers; and</i> • <i>promote continuous improvement of the general insurance industry through education and training.</i> <p><i>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.</i></p> <p><i>You can obtain a copy of the Code from the Insurance Council of Australia website at insurancecouncil.com.au</i></p>
<p>Automatic renewal of your policy (Page 15)</p>	<p>In this section, the third paragraph has been deleted and replaced with the following:</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, 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. We may also change the terms and conditions of the policy upon renewal based on the risk associated with insuring Pets like yours.</i></p>
<p>Section 1 – Definitions (Page 18)</p>	<p>In the Definitions section, the definition of ‘Pre-existing Condition’ has been deleted and replaced as follows:</p> <p>Pre-existing Condition means a Condition that existed or occurred prior to the Commencement Date of the First Policy Period or within any applicable Waiting Period, of which you or your Vet were aware 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.</p> <p>After the end of any applicable Waiting Period, a Condition will no longer be considered a Pre-existing Condition if it is a Temporary Condition that:</p> <ul style="list-style-type: none"> • <i>Has not existed, occurred or shown noticeable signs, symptoms or an abnormality in the 18-month period immediately prior to your claim Treatment date (please refer to the definitions of ‘Temporary Condition’, ‘Chronic Condition’ and ‘Cruciate Ligament Condition’); or</i> • <i>We have agreed in writing will not be a Pre-existing Condition, following a Pre-existing Condition Review (please refer to the terms of a Pre-existing Condition Review).</i> <p><i>For example: Six weeks prior to the Commencement Date of the First Policy Period, you notice your Pet has a Condition involving limping on its left back leg and you take it to the Vet. Your Vet prescribes anti-inflammatory medication. 12 weeks after purchasing a policy the limping is diagnosed as degenerative joint disease. The Condition would be a Pre-existing Condition and excluded from</i></p>

	<i>Cover, notwithstanding that the diagnosis was not provided until after the Commencement Date.</i>
Section 4.1 Emergency Boarding (Page 23)	<p>This section has been deleted and replaced with:</p> <p>4.1 Emergency Boarding</p> <p><i>What you are covered for</i></p> <p><i>We will pay you the Benefit Percentage up to the Sub-limit shown on your Certificate of Insurance (and subject to your overall annual Benefit Limit) for the cost of boarding your Pet at a licensed kennel or cattery in the following scenarios:</i></p> <ol style="list-style-type: none"> <i>1. if you, (the insured and sole carer of the Pet) are hospitalised (other than in the circumstances specified below) for one or more consecutive days during the Policy Period; or</i> <i>2. if you, (the insured and sole carer of the Pet) require emergency accommodation due to family violence.</i> <p><i>You will be responsible for any Excess as shown on the applicable Certificate of Insurance.</i></p>

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

SPDS prepared on 12/01/2022

SUPPLEMENTARY FINANCIAL SERVICES GUIDE

This is a Supplementary Financial Services Guide (SFSG) that supplements and is to be read together with the Financial Services Guide (FSG) contained in the combined Bow Wow Meow Pet Insurance Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide booklet for the following product:

Combined Policy Booklet	Effective Date
Bow Wow Meow Accidental Injury and Illness Plan (legacy plan, renewals only)	9 March 2021

The Hollard Insurance Company Pty Ltd (effective 14 October 2021) and PetSure (Australia) Pty Ltd (effective 26 November 2021) were provided with a claims handling and settling authorisation to their respective licences. This SFSG remains valid until replaced by a subsequently issued FSG. This SFSG was prepared on 12/01/2022.

1. The following section has been inserted in addition to the wording under the heading **About Hollard, Pet Tag Holdings, PetSure and other relevant persons/organisations:**

Hollard and PetSure – Claims Handling and Settling Services

The Hollard Insurance Company Pty Ltd and PetSure (Australia) Pty Ltd are authorised under their respective licences to carry on a financial services business to provide a claims handling and settling service limited to:

- (i) *making a recommendation, or stating an opinion, in the following circumstances:*

- (A) *in response to an inquiry by or on behalf of you about an existing or a potential claim under an insurance product; and*
- (B) *could reasonably be expected to influence a decision whether to continue with the existing claim or to make the potential claim;*

- (ii) *assisting you to make a claim under an insurance product;*

- (iii) *assessing whether Hollard has a liability under an insurance product, or providing assistance in relation to such an assessment;*

- (iv) *making a decision to accept or reject all or part of a claim under an insurance product;*

- (v) *quantifying the extent of Hollard's liability to you under an insurance product, or providing assistance in relation to the quantification of the extent of such a liability;*

- (vi) *offering to settle all or part of a claim under an insurance product; and*

- (vii) *satisfying a liability of Hollard under an insurance product in full or partial settlement of a claim under the insurance product;*

to retail and wholesale clients.

2. All references to PetSure being a subsidiary of Hollard are deleted and replaced as follows:

PetSure is a related body corporate of Hollard.

This SFSG has been prepared by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436), and PetSure (Australia) Pty Ltd (ABN 95 075 949 923, AFSL 420183) in so far as it relates to the financial services provided by them. It is authorised for distribution by Pet Tag Holdings Pty Limited (ABN 76 124 601 127, AR No. 318913) by its authorising licensee PetSure (Australia) Pty Ltd.

If you have any questions regarding any of these changes you can contact us on 1800 668 502 or via

bowwow@petsure.com.au