



Bow Wow Meow Pet Insurance

Product Disclosure Statement

Update pursuant to ASIC Corporations Instrument 2016/1055, dated 21 May 2024

This is a non-materially adverse update to the following Product Disclosure Statements

Bow Wow Meow Pet Insurance

Combined Financial Services Guide and Product Disclosure Statement (preparation date 14 June 2023)

- **Accident Plus Plan**

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.

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 21 May 2024

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

Policy documents

Combined Financial Services Guide and Product Disclosure Statement – Accident Plus Plan (preparation date 14 June 2023)

Customer support

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