



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)

- **Indoor Cat 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; and
- 4 - General exclusions.

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.'

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.'

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 – Indoor Cat Plan (preparation date 14 June 2023)

Customer support

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