

Supplementary Product Disclosure Statement ("SPDS")

(Notice of Policy Changes & Amendments)

Effective Date: 1 September 2020

This notice sets out an important change made to the combined Product Disclosure Statement, Policy Terms and Conditions and Financial Services Guide for Woolworths Pet Insurance dated 14 August 2018. It is important that you read this SPDS together with the PDS and existing SPDS (dated 26 August 2019) to familiarise yourself with the policy Terms and Conditions as they now apply.

If you would like a copy of the SPDS dated 26 August 2019, please visit www.insurance.woolworths.com.au/pet-insurance.

Section	Description of change
Where applicable	Replace all references to "first clinical signs or symptoms" with "signs or symptoms"
Where Applicable	<p>Replace all references to "Commencement Date" with "Commencement Date of the First Policy Period" under the following (the most recent version across all PDS's or SPDS's):</p> <ul style="list-style-type: none">• Definitions:<ul style="list-style-type: none">○ Bilateral Condition on page 19○ Commencement Date on page 19○ Cover on page 19○ End Date on page 20○ Related Condition on page 21○ Pre-existing Conditions on page 20• Sections:<ul style="list-style-type: none">○ Understanding the Limits of Insurance on page 8○ 'Pre-existing Condition Review' on page 31
Your Privacy (page 10-12)	<p>Replace the sixth bullet point with the following:</p> <ul style="list-style-type: none">• <i>your personal information may also be disclosed to some of our service providers who are located overseas, including (but not limited to) the Philippines, South Africa, New Zealand, United States of America and the United Kingdom. Details of who they are may change from time to time. You can contact us for details. In some cases, we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.</i>
Code of Practice (page 13)	<p>Replace this section with the following:</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 Code of Practice website codeofpractice.com.au</i></p>

<p>Section 1 – Definitions (page 18-22)</p>	<p>Insert the following new definitions:</p> <p>Cruciate Ligament Condition means partial or complete rupture of the cruciate ligament(s). This includes meniscal tears, any looseness of the cruciate ligaments along with any complications following Treatment for this Condition.</p> <p>Note: A Cruciate Ligament Condition is considered a single Condition irrespective of whether one or both legs are affected. Please refer to the ‘Bilateral Condition’ and ‘Benefit Limit(s) and Sub-limit(s)’ definitions.</p> <p>First Policy Period means the time during which we first provided Cover to you.</p> <p>Replace the following definitions (and all previous versions) with:</p> <p>Bilateral Condition means any Condition affecting body parts of which the Pet has at least two, one each side of the body (e.g. ears, eyes, knees and elbows).</p> <p>Note: When applying a Benefit Limit or exclusion, a Bilateral Condition will be considered a single Condition.</p> <p>For example: if your Pet displays signs or symptoms of a cruciate ligament Condition in the left leg prior to the Commencement Date of the First Policy Period or during the Waiting Period, Vet Expenses for a subsequent cruciate ligament Condition in the right leg will not be covered.</p> <p>Waiting Period means a period starting from the Commencement Date of the First Policy Period during which a Condition that occurs or shows symptoms or signs will be excluded from Cover unless otherwise stated on your Certificate of Insurance.</p> <p>Note: The Waiting Period for:</p> <ol style="list-style-type: none"> 1. Conditions covered under ‘Section 3 – Illness Cover’ on page 24 and, if applicable, ‘Section 4.3 – Paralysis Tick Benefit’ on page 26, are subject to 30 days; 2. Accidental Injury Conditions are subject to 0 days, except for Cruciate Ligament Conditions; 3. Cruciate ligament Conditions and any Conditions arising therefrom irrespective of cause or origin, are subject to six months, unless: <ul style="list-style-type: none"> - we have received a completed and signed ‘Cruciate Ligament Exam Form’ from your Vet within 14 days of the cruciate examination date certifying that your Pet has been examined, at your expense, on or after the policy Commencement Date of the First Policy Period; and - you receive written notification from us confirming our agreement to waive this Waiting Period following our assessment of the information provided on the ‘Cruciate Ligament Exam Form’. - Any waiver is at our discretion and we are not required to provide justification for declining a request under this provision. 4. Routine Care (if covered under Comprehensive Cover) are subject to 0 days.
<p>Section 2.1 – What we will pay (page 22-23)</p>	<p>Replace point 1. c. with the following:</p> <p>c. an allergic reaction to the following insect and arachnid bites:</p> <ol style="list-style-type: none"> i. ants; ii. bees; iii. flies; iv. mosquitoes; v. scorpions; vi. spiders; and vii. wasps
<p>Section 2.2 – What we will not pay (page 23)</p>	<p>Replace points 2-4 with the following:</p> <ol style="list-style-type: none"> 2. Conditions resulting from external parasites such as ticks, fleas or skin/ear mites, patella luxations (dislocating kneecap), elbow dysplasia, hip dysplasia, toxicity (other than that resulting from a confirmed snake bite), ingestion of a foreign object, intervertebral disc disease (IVDD) and desexing procedure complications 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 24 (and will be subject to the 30 Day Waiting Period for Illness Cover); 3. any dental Treatment, including fractured teeth; or 4. any Consultation fees under the Woolworths Basic Cover. These expenses will only be covered (where eligible) under Woolworths Standard and Comprehensive Cover. 5. any of the excluded matters listed in ‘Section 6 – General Exclusions’ on page 28.
<p>Section 3.1 – What we will pay</p>	<p>Add the following text under the first paragraph under 3.1</p> <p>Examples of Illnesses covered, subject to any policy exclusions that may apply, include (but are not limited to):</p>

(page 24)	<ul style="list-style-type: none"> • cancer Treatments; • Skin Conditions; • eye/ear Conditions; • ingestion of a foreign object; • gastrointestinal problems; • hereditary and congenital Conditions (excluding Pre-existing Conditions); • intervertebral disc disease (IVDD); or • a paralysis tick.
Section 3.2 – What we will not pay (page 24)	<p>Replace all previous versions of the exclusions under ‘Section 3.2 – What we will not pay’ with the following:</p> <ol style="list-style-type: none"> 1. <i>Any Consultation fees under the Woolworths Basic Cover. These expenses will only be covered (where eligible) under Woolworths Standard and Comprehensive Cover.</i> 2. <i>Treatment of the following irrespective of whether your dog or cat was vaccinated or not:</i> <ol style="list-style-type: none"> a. for dogs: <i>infectious canine hepatitis (canine adenovirus), parvovirus, canine distemper, parainfluenza, canine influenza and all forms of kennel cough; or</i> b. for cats: <i>parvovirus infections (including feline panleukopenia), chlamydia, feline leukaemia virus (FeLV), feline immuno deficiency virus (FIV), viral rhinotracheitis, calicivirus, herpes virus and all forms of cat flu;</i> 3. <i>any declared widespread pandemic disease that affects dogs or cats;</i> 4. <i>any flea/tick/worm preventative treatments or measures (e.g. tick baths, sprays, intestinal worming products etc.) whether recommended by your Vet or not;</i> 5. <i>the excluded matters listed in ‘Section 6 – General Exclusions’ on page 28)</i>
Section 4 – Additional Benefits (Page 25)	<p>Add the following under the first paragraph:</p> <p><i>There is no Waiting Period for the emergency boarding benefit. For essential euthanasia and pet overseas travel insurance, the Waiting Period will depend on the Condition you are claiming for. See ‘Section 2 – Accidental Injury Cover’ and ‘Section 3 – Illness Cover’ for more information.</i></p>
Section 4.1 – Emergency Boarding (page 25)	<p>Replace text under ‘What we will pay’ with the following:</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"> 1. <i>If you, (the insured and sole carer of the Pet) are hospitalised (other than in the circumstances specified below) for five or more consecutive days during the Policy Period; or</i> 2. <i>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> <p>Replace text under ‘What we will not pay’ with the following:</p> <p><i>We will not pay for any costs under this benefit:</i></p> <ol style="list-style-type: none"> 1. <i>If you are hospitalised for:</i> <ol style="list-style-type: none"> a. <i>cosmetic surgery or other forms of elective surgery;</i> b. <i>pregnancy; or</i> c. <i>any sickness known or foreseeable prior to the Commencement Date of the First Policy Period;</i> 2. <i>If someone else living with you can reasonably be expected to look after your Pet whilst you are in hospital.;</i>
Section 6 – General Exclusions (page 28-30)	<p>Replace and add the respective exclusions with the following:</p> <p>Section 6 – General Exclusions (what we do not cover)</p> <p><i>Vet Expenses and/or costs related to items listed below are not covered by your policy. The exception to this is if you have Routine Care, some Conditions and Treatments listed in this section are covered up to a specified Benefit Limit and if so, this will be shown on your Certificate of Insurance. See ‘Section 5.1 – Routine Care’ for more information.</i></p> <ol style="list-style-type: none"> 1. Pre-existing Conditions – <i>a Related Condition or a Condition arising before the First Policy Period or within the applicable Waiting Period. Refer to ‘Section 1 – Definitions’ for the definition of Pre-existing Conditions. Also refer to the ‘Pre-existing Condition review’ section.</i> 2. Dental care – <i>dental procedures, dental diseases, gingivitis, teeth fractures, teeth cleaning/scaling, orthodontics, removal of deciduous and any oral disease (with the exception of oral tumours).</i> 3. Preventative/routine items – <i>food (regular or prescription), vitamins/ nutraceuticals/ supplements, vaccinations, microchipping, flea/tick/worm control or any expenses related to grooming and bathing of your Pet, including any non-medicated grooming products. Injuries sustained while your Pet is being groomed by you or any other person are also excluded;</i>

	<p>4. Certain Treatments and Conditions</p> <ul style="list-style-type: none"> a. medicated baths and shampoos, unless your Vet deems them medically necessary to treat a Condition covered by your policy; b. accessories including (but not limited to) pill poppers, cage hire, crates, bedding and collars; c. training, socialisation, therapy and alternative therapies including (but not limited to) homeopathic remedies, acupuncture, laser therapy, hydrotherapy, chiropractic Treatments and/or physiotherapy; d. behavioural Conditions including (but not limited to) anxiety disorders, phobias or chemical imbalances; e. cell-replacement therapies including (but not limited to) stem cell therapy and platelet-rich plasma. Blood transfusions are covered when medically necessary; f. medication not approved or listed by the APVMA (Australian Pesticides and Veterinary Medication Authority); g. the provision of medication(s) that covers a period of more than 30 days beyond the policy End Date; h. chemical castration, suprelorin implants or other desexing procedures, unless required to treat your Pet's reproductive organs due to inflammation, infection or cancer. i. cryptorchidism (undescended testicles); or j. breeding or obstetrics. <p>4. Certain Services and Procedures</p> <ul style="list-style-type: none"> a. transport or boarding expenses other than those listed in 'Section 4.1 - Emergency Boarding' on page 25; b. ambulance fees and non-essential hospitalisation; c. additional costs associated with house calls. If your Pet requires a house call due to a particular Condition or their weight, our liability is limited to the cost of the Treatment had it been provided at a Vet practice during normal Consultation hours; d. genetic/chromosome testing; pre-anaesthetic blood tests; or e. the following items and any associated expenses: <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> <ul style="list-style-type: none"> a. cosmetic procedures, hip/elbow scoring, nail clipping, declawing, dew claw removal and ear cropping; or b. tail docking and debarking. <p>6. 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, for example participating in organised fighting or hunting activities.</p> <p>7. Any consequential loss including (but not limited to) economic loss, loss of enjoyment or other such loss not specifically covered in the policy.</p> <p>8. Expenses in relation to policy exclusions or related complications/adverse reactions of an exclusion. This includes when the diagnosis is inconclusive, but the Treatment protocol is consistent with an excluded Condition (e.g. Treatment for coughing where kennel cough is suspected but not diagnosed or excluded as a diagnosis). Exceptions to this include:</p> <ul style="list-style-type: none"> a. vaccination reactions; b. desexing procedure complications; and c. reactions to flea/tick/worm control products.
Section 8.1 – Cancellation by you (page 33)	<p>Replace (all previous versions) under this section with the following:</p> <p>You may cancel your policy with us at any time by contacting our customer service team. Our contact details are outlined on page 4. The cancellation will be effective once we provide you our confirmation of your cancellation request.</p>
Section 9 – Claims	<p>Delete all references (of all previous versions) to the following:</p>

(page 35-37)	<i>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.</i>
Changing Level of Cover (Page 38)	<p>Replace the entire section with the following:</p> <ol style="list-style-type: none"> 1. <i>If you opt to transfer your Pet to a level of Cover with different or additional benefits (including but not limited to a different Benefit Percentage or Benefit Limit, Excess or additional coverage) then a new policy and Certificate of Insurance will be issued to you and your previous policy will be cancelled. Waiting Periods already served will not reapply, unless there has been a break or lapse in Cover. Please note that Waiting Periods for Conditions or items that were not covered under your previous policy will apply to your new level of Cover.</i> 2. <i>You cannot change your level of Cover in a Policy Period if a claim has been paid. To change your level of Cover after a claim has been paid, you will need to wait until your next renewal.</i> 3. <i>If you pay your premium via fortnightly or monthly instalments, there is no premium refund (including any remaining days of a current instalment period) when you change your level of Cover.</i>
Financial Services Guide (FSG) – How each party is paid for its services (page 42)	<p>Replace the second and third paragraphs with the following:</p> <p><i>Woolworths is paid a commission for promoting and arranging the sale of Woolworths Pet Insurance policies on behalf of Hollard.</i></p> <p><i>For each policy sold after 1 July 2020, Woolworths will receive a commission of:</i></p> <ul style="list-style-type: none"> • <i>at least \$115 for Pets younger than 10 years, or</i> • <i>up to thirty percent (30%) of the net premium.</i> <p><i>The commission is calculated after any government taxes and charges. This commission is used by Woolworths to cover costs associated with the marketing and distribution of this product to you and costs associated with providing administration services, including set-up and operational costs, telecommunication charges and the costs associated with recruiting, training and engaging call centre consultants. This commission may also include any referral fees to people or organisations that refer new customers to Woolworths.</i></p> <p><i>Our consultants are paid an annual salary and may also qualify for a bonus of up to \$5 per hour, dependent on their individual performance objectives. Such bonus payments are calculated based on pre-determined criteria including, amongst other things, the volume of sales and a consultant's performance measured against agreed service levels. The payments made to consultants are not additional charges to you and are not in addition to the total premium you pay.</i></p>

If you have any questions regarding this change, you can contact us on **1300 101 234** or via **woolworths@petsure.com.au**